Hearing Date: September 11, 2013 at 10:00 a.m. (ET) Objection Deadline¹: August 21, 2013 at 4:00 p.m. (ET)

PEPPER HAMILTON LLP
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Special Foreclosure Review Counsel For Bankruptcy Issues to the Debtors and Debtors in Possession

Facsimile: (213) 628-8690

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

)	
In re:)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, L	LC, et al.,)	Chapter 11
,)	-
]	Debtors.)	Jointly Administered
)	3
		,	

COVERSHEET FOR SECOND INTERIM APPLICATION OF PEPPER HAMILTON LLP AS SPECIAL FORECLOSURE REVIEW COUNSEL FOR BANKRUPTCY ISSUES FOR THE DEBTORS FOR COMPENSATION AND REIMBURSEMENT OF EXPENSES INCURRED FOR THE PERIOD JANUARY 1, 2013 THROUGH APRIL 30, 2013

¹ The Debtors have granted the US Trustee an extension of time, until August 28, 2013, to file an objection to Applicant's Application. The objection deadline for Applicant's Application remains August 21, 2013 for all other parties in interest.

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This is a(n): monthly	X interim final application.
Name of Applicant:	Pepper Hamilton LLP ("Applicant")
Authorized to Provide Professional Services to:	Residential Capital, LLC, et al. (collectively, the " Debtors ")
Date of Retention:	Order entered on October 11, 2012 retaining Applicant <i>nunc pro tunc</i> to May 14, 2012
Period for which Compensation and Reimbursement is sought:	January 1, 2013 through April 30, 2013 (the "Application Period")
Amount of Compensation Sought as Actual, Reasonable and Necessary:	\$1,919,909.50
Amount of Expense Reimbursement Sought as Actual, Reasonable and Necessary:	\$24,752.12

Summary of Monthly Applications for Application Period

Date Served	Compensation Period	Requested Fees	Requested Expenses	Fees Paid	Expenses Paid	20% Holdback
3/16/13	1/1/13-1/31/13	380,010.50	4,022.81 ²	304,008.40	4,247.76	75,777.15 ²
3/16/13	2/1/13-2/28/13	459,774.25	9,552.88 ³	367,819.40	9,911.66	91,596.07 ³
4/26/13	3/1/13-3/31/13	552,649.25	5,137.99	442,119.40	5,137.99	110,529.85
5/30/13	4/1/13-4/30/13	527,475.50	6,038.44	421,980.40	6,038.44	105,495.10
TOTAL		1,919,909.50	24,752.12	1,535,927.60	25,335.85	383,398.17 ^{2,3}

Summary of Previous Interim Monthly Applications:

Interim Application	Application Period	Interim Fees Requested in Application	Fees Allowed	Fees Paid	Interim Expenses Requested in Application	Expenses Allowed	Expenses Paid	Amounts Remaining Unpaid
First	5/15/12 to 12/31/12	2,226,584.25	2,226,584.25	2,226.584.25	87,327.73	85,827.73	85,827.73	0.00

² In Applicant's invoice for services rendered 1/1/13-1/31/13 (the "January Statement"), Applicant requested \$4,247.76 for expenses which included \$224.95 of charges for meals in excess of \$20.00 per person. Subsequently, the United States Trustee filed its Objection to Applicant's first interim fee application (Docket No. 3310), specifically objecting to any charge for meals in excess of \$20.00 per person. Accordingly, Applicant is deducting \$224.95 from (a) the expense reimbursement it is requesting for the January Statement and (b) the 20% holdback for the January Statement. The 20% Holdback for the January Statement has been reduced from \$76,002.10 to \$75,777.15.

³ In Applicant's invoice for services rendered 2/1/13-2/28/13 (the "February Statement"), Applicant requested \$9,911.66 for expenses which included \$358.78 of charges for meals in excess of \$20.00 per person. Subsequently, the United States Trustee filed its Objection to Applicant's first interim fee application (Docket No. 3310), specifically objecting to any charge for meals in excess of \$20.00 per person. Accordingly, Applicant is deducting \$358.78 from (a) the expense reimbursement it is requesting for the February Statement and (b) the 20% holdback for the February Statement. The 20% Holdback for the February Statement has been reduced from \$91,954.85 to \$91,596.07.

Hearing Date: September 11, 2013 at 10:00 a.m. (ET) Objection Deadline¹: August 21, 2013 at 4:00 p.m. (ET)

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Special Foreclosure Review Counsel For Bankruptcy Issues to the Debtors and Debtors in Possession

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

In re:)	Case No. 12-12020 (MG)
RESIDENTIAL CAPITAL, LLC, et al.,)	Chapter 11
Debtors.)	Jointly Administered
	_)	

SECOND INTERIM APPLICATION OF PEPPER HAMILTON LLP AS SPECIAL FORECLOSURE REVIEW COUNSEL FOR BANKRUPTCY ISSUES FOR THE DEBTORS FOR COMPENSATION AND REIMBURSEMENT OF EXPENSES INCURRED FOR THE PERIOD JANUARY 1, 2013 THROUGH APRIL 30, 2013

For its second interim application for compensation and reimbursement of expenses (the "Application") for the period January 1, 2013 through April 30, 2013 (the "Application Period"), Pepper Hamilton LLP ("Applicant"), Special Foreclosure Review

¹ The Debtors have granted the US Trustee an extension of time, until August 28, 2013, to file an objection to Applicant's Application. The objection deadline for Applicant's Application remains August 21, 2013 for all other parties in interest.

Counsel For Bankruptcy Issues to Residential Capital, LLC., *et al.*, as debtors and debtors in possession (collectively, the "**Debtors**"), respectfully represents as follows:

JURISDICTION, VENUE AND STATUTORY PREDICATES

- 1. This Court has jurisdiction over this Application pursuant to 28 U.S.C. §§ 157 and 1334. This matter is a core proceeding within the meaning of 28 U.S.C. § 157(b)(2). Venue of this proceeding and this Application in this District is proper pursuant to 28 U.S.C. §§ 1408 and 1409.
- 2. The statutory bases for the relief requested herein are sections 330, 331, and 1103 of title 11 of the United States Code (the "Bankruptcy Code"), Rule 2016 of the Federal Rules of Bankruptcy Procedure (the "Bankruptcy Rules"), and Rule 2016-1 of the Local Rules for the United States Bankruptcy Court for the Southern District of New York (the "Local Rules"). This Application has been prepared in accordance with General Order M-447, Amended Guidelines for Fees and Disbursements for Professionals in Southern District of New York Bankruptcy Cases, entered January 29, 2013 (the "Local Guidelines"), and the United States Trustee Guidelines for Reviewing Applications for Compensation and Reimbursement of Expenses Filed Under 11 U.S.C. § 330 effective January 30, 1996 (the "UST Guidelines" and, together with the Local Guidelines, the "Guidelines"). Pursuant to the Local Guidelines, a certification regarding compliance with the Local Guidelines is attached hereto as Exhibit A.

BACKGROUND

A. The Chapter 11 Cases

3. On May 14, 2012 (the "**Petition Date**"), each of the Debtors filed a voluntary petition in this Court for relief under Chapter 11 of the Bankruptcy Code. The Debtors are managing and operating their businesses as debtors in possession pursuant to Bankruptcy

Code sections 1107(a) and 1108. These cases are being jointly administered pursuant to Bankruptcy Rule 1015(b). No trustee has been appointed in these Chapter 11 cases.

- 4. On May 16, 2012, the United States Trustee for the Southern District of New York (the "U.S. Trustee") appointed a nine-member official committee of unsecured creditors (the "Creditors' Committee").
- 5. On June 20, 2012, the Court directed that an examiner be appointed, and on July 3, 2012, the Court approved Arthur J. Gonzalez as the examiner [Docket Nos. 454, 674].

B. Applicant's Retention and Interim Compensation

- 6. On October 11, 2012, the Court entered the Interim Order Authorizing the Retention and Employment of Pepper Hamilton LLP as Special Foreclosure Review Counsel for Bankruptcy Issues to the Debtors *Nunc Pro Tunc* to the Petition Date [Docket No. 1797], approving Applicant's retention.
- 7. On July 17, 2012, the Court entered the *Order Establishing Procedures* for Interim Compensation and Reimbursement of Expenses of Professionals (the "Interim Compensation Order") [Docket No. 797]. Pursuant to the terms of the Interim Compensation Order, Applicant, among others, is authorized to file and submit monthly fee applications to the Debtors and their counsel, counsel for the Creditors' Committee, counsel for Ally Financial Inc., counsel for Barclays Bank PLC, and the United States Trustee (collectively, the "Notice Parties").
- 8. On March 14, 2013, Applicant filed its First Interim Application Of
 Pepper Hamilton LLP As Special Foreclosure Review Counsel For Bankruptcy Issues For The
 Debtors For Compensation And Reimbursement Of Expenses Incurred For The Period May 15,
 2012 Through December 31, 2012 (the "**First Interim Application**"). [Docket No. 3187] In the

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First Interim Application, Applicant had requested \$2,226,584.25 in fees and \$87,327.73 in expenses.

- 9. On March 25, 2013, the United States Trustee filed its Omnibus Objection of the United States Trustee Regarding Fee Applications for Second Interim Awards of Compensation and Reimbursement of Out-Of-Pocket Expenses (the "Objection"), which included an objection to the First Interim Application. [Docket No. 3310] In response to the Objection, Applicant (a) with the permission of the Board of Governors of the Federal Reserve System ("Federal Reserve"), filed under seal Confidential Supervisory Information pursuant to 12 C.F.R. § 261.2 with respect to the fees incurred and (b) voluntarily reduced the expenses it requested by \$1,500.00, and the United States Trustee withdrew the Objection as to the First Interim Application.
- 10. The First Interim Application was heard at the hearing on June 12, 2013. At the hearing, the Court approved all of the fees and expenses requested by Applicant in the First Interim Application, subject to the voluntary reduction of \$1,500.00. On June 18, 2013, the Court entered the Order Granting Pepper Hamilton LLP's Application For Allowance Of Interim Compensation And Reimbursement Of Expenses in the amount of \$2,226,584.25 in fees and \$85,827.73 in expenses. [Docket No. 3998] To date, Applicant has received \$2,312,411.98 in payment of all allowed fees and expenses from its First Interim Application and no amount remains unpaid.
- 11. On March 16, 2013, Applicant served its fifth monthly invoice covering the period from January 1, 2013 through January 31, 2013 (the "**January Statement**") on the Notice Parties. On March 16, 2013, Applicant served its sixth monthly invoice covering the period from February 1, 2013 through February 28, 2013 (the "**February Statement**") on the

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Notice Parties. On April 26, 2013, Applicant served its seventh monthly invoice covering the period from March 1, 2013 through March 31, 2013 (the "March Statement" on the Notice Parties. On May 30, 2013, Applicant served its eighth monthly invoice covering the period from April 1, 2013 through April 30, 2013 (the "April Statement" on the Notice Parties, and together with the January through March invoices, the "Monthly Statements") on the Notice Parties. As of the date hereof, Applicant has not received any objection to the Monthly Statements.

- 12. The total payments received by Applicant as of the date hereof for fees and expenses incurred during the Application Period are equal to: (i) 80% of requested compensation and (ii) 100% of requested expenses on the January, February, March and April Statements. Specifically, to date, the Applicant has received payments for fees and expenses incurred during the Application Period totaling \$1,561,263.45, representing \$1,535,927.60 in fees and \$25,335.85 in expenses.
- Applicant during the Application Period. In accordance with the terms of its employment, all services performed by Applicant have been in connection with the bankruptcy workstream (the "Bankruptcy Workstream") under the Consent Order defined in, and all as more fully described in, Debtors' Application for an Order Under Section 327(e) of the Bankruptcy Code, Bankruptcy Rule 2014(a) and Local Rule 2014 Authorizing the Debtors to Employ and Retain Pepper Hamilton LLP as Special Foreclosure Review Counsel for Bankruptcy Issues to the Debtors *Nunc Pro Tunc* to May 14, 2012 [Docket No. 1426].
- 14. Applicant maintains computerized records of the time expended in the rendering of the professional services required by the Debtors. These records are maintained in the ordinary course of Applicant's practice. For the convenience of this Court and all parties in

interest, attached hereto as <u>Exhibit C</u> is a billing summary for the Application Period, setting forth the name of each attorney and paraprofessional who rendered services during the Application Period, each attorney's year of bar admission and area of practice concentration, the aggregate time expended by each attorney and each paraprofessional, the hourly billing rate for each attorney and each paraprofessional at Applicant's current billing rates, and the individual amounts requested for each professional. The compensation requested by Applicant is based on the customary compensation charged by comparably skilled practitioners in other similar cases.

- 15. Applicant also maintains computerized records of all expenses incurred in connection with the performance of professional services. A summary of the amounts and categories of expenses for which reimbursement is sought is attached hereto as Exhibit D.
- 16. Copies of Applicant's computerized records of fees and expenses in the format specified by the Guidelines have been served on the Notice Parties with each of the Monthly Fee Statements and are attached hereto as Exhibit E. Except as otherwise noted on Exhibit E, all meal expenses were incurred during out-of-town travel. In addition, although the Court's guidelines permit non-working travel to be billed at 50%, Applicant has not sought any compensation for non-working travel.
- 17. There is no agreement or understanding between Applicant and any other person, other than partners of the firm, for the sharing of compensation to be received for services rendered in the Chapter 11 Cases.

 $^{^2}$ Prior to the filing of the Objection, Applicant billed some meals at amounts higher than \$20.00 per person in its January Statement and February Statement. As a result of the resolution of the Objection, Applicant has reduced the amount of expenses that it is requesting for its January Statement and February Statement, as is reflected in the spreadsheet attached hereto as $\underline{\text{Exhibit F}}$. Following the filing of the Objection, Applicant has billed no more than \$20.00 per person for meals in the March Statement and the April Statement.

18. The Monthly Fee Statements submitted by Applicant are subject to a 20% holdback (as is customary in this District) imposed by the Court on the allowance of fees. The aggregate amount of Applicant's holdback during the Application Period is \$383,398.17. Applicant respectfully requests, in connection with the relief requested herein, that the Court allow this holdback amount on an interim basis pursuant to sections 330 and 331 of the Bankruptcy Code and authorize the Debtors to satisfy such amounts.

DESCRIPTION OF SERVICES AND EXPENSES AND RELIEF REQUESTED

- 19. In accordance with the terms of its employment, Applicant has provided legal advice and assistance to the independent consultant with respect to the Bankruptcy Workstream.
- 20. To provide an orderly and meaningful summary of the services rendered by Applicant on behalf of the Debtors during the Application Period, Applicant established, in accordance with the Guidelines and its internal billing procedures, separate task codes in connection with the Chapter 11 cases. As the Court is aware, Applicant is not involved as a professional in the Chapter 11 cases, but rather provided services in connection with the Bankruptcy Workstream under the Consent Order, as more fully described in Debtors' Application for an Order Under Section 327(e) of the Bankruptcy Code, Bankruptcy Rule 2014(a) and Local Rule 2014 Authorizing the Debtors to Employ and Retain Pepper Hamilton LLP as Special Foreclosure Review Counsel for Bankruptcy Issues to the Debtors *Nunc Pro Tunc* to May 14, 2012 [Docket No. 1426]. Accordingly, the majority of Applicant's time falls under the category P270 Regulatory Review. In addition, Applicant prepared interim fee applications, which are categorized under Exhibit B Fee Applications. The following is a

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summary of the most significant professional services rendered by Applicant during the Application Period organized in accordance with the foregoing task codes:

a. P270 – Regulatory Review Hours: 3,672.10; Fees: \$1,860,475.00

The services performed in this category included developing and refining the legal review process for bankruptcy law violations, working with PricewaterhouseCoopers, LLP to develop the loan review process for bankruptcy law violations and reviewing loan files to determine whether the Debtor's actions against borrowers or their property violated bankruptcy laws. A more complete description of the types of activities involved in carrying out the work required under the Consent Order was filed by Applicant under seal, with the consent of the Federal Reserve Board, in connection with Applicant's First Interim Application.

b. B160 - Fee Applications Hours: 144.50 Fees: \$59,434.50

Activities in this category include the preparation, filing and service of interim fee applications on behalf of both Applicant and Hudson Cook, LLP, another law firm providing services pursuant to the Consent Order; and providing additional detail and information to the United States Trustee regarding activities involved in the Independent Foreclosure Review in response to the United States Trustee's Objection to Applicant's First Interim Application.

21. Applicant is aware that the Court normally does not allow fees for time spent responding to an objection to a fee application, but respectfully submits that an exception is warranted in this instance. The basis for the Objection was that Applicant had not provided enough detail about the specific activities undertaken in connection with the Independent Foreclosure Review. However, Applicant was prohibited from disclosing such detailed information because it constitutes Confidential Supervisory Information pursuant to 12 C.F.R.

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- § 261.2. See May 20, 2013 Letter from Board of Governors of Federal Reserve, attached hereto as Exhibit G. Moreover, Applicant reasonably believed that the level of detail provided was adequate and appropriate, given the facts that (1) Applicant, though technically retained by the Debtors, served as independent counsel under the Consent Order; and (2) all of the work performed by Applicant was done at the direction and under the supervision of the Federal Reserve.
- 22. After it became apparent that Applicant was at risk of non-payment for the services it had provided in assisting the Federal Reserve to meet its supervisory goals, Applicant prepared and filed a formal request with the Federal Reserve, which the Federal Reserve granted, to allow Applicant to disclose Confidential Supervisory Information, in the form of a detailed response to the Objection. The Federal Reserve conditioned its approval on the Confidential Supervisory Information being filed under seal and being made available only to the Court and the office of the United States Trustee. Upon reviewing the Confidential Supervisory Information, the United States Trustee withdrew its Objection to Applicant's First Interim Application.
- 23. Applicant should not be penalized by disallowance of the fees incurred in responding to the Objection, including the fees incurred in obtaining the Federal Reserve's approval to disclose the Confidential Supervisory Information and preparing the Confidential Supervisory Information, where the objection resulted from Applicant's good-faith effort to comply with the Federal Reserve's confidentiality requirements, and not from any impropriety in the activities for which Applicant sought compensation.
- 24. The time records attached hereto as <u>Exhibit E</u> present more completely the work performed by Applicant during the Application Period.

CONCLUSION

- 25. Applicant believes that the services rendered during the Application

 Period on behalf of the Debtors were reasonable and necessary within the meaning of

 Bankruptcy Code section 330. Further, the expenses requested were actual and necessary to the

 performance of Applicant's services.
- 26. Applicant therefore requests an order (i) approving interim compensation in the amount of \$1,919,909.50 and interim reimbursement of expenses in the amount of \$24,752.12,³ (ii) directing payment of all compensation held back in connection with the Monthly Fee Statements, and (iii) granting such other and further relief as may be just and proper.

PEPPER HAMILTON LLP

/s/ Deborah Kovsky-Apap

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Issues to the Debtors and Debtors in Possession

Dated: August 5, 2013

The rates charged for such expenses are (i) equivalent to what Applicant normally bills to its non-bankruptcy clients and (ii) calculated to compensate Applicant for only the actual costs of the expenses.

EXHIBIT A

Hearing Date: September 11, 2013 at 10:00 a.m. (ET) Objection Deadline: August 21, 2013 at 4:00 p.m. (ET)

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Special Foreclosure Review Counsel For Bankruptcy Issues to the Debtors and Debtors in Possession

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

)	
In re:)	Case No. 12-12020 (MG)
	ĺ	,
RESIDENTIAL CAPITAL, LLC, et al.,)	Chapter 11
)	
Debtors.)	Jointly Administered
	_)	•

CERTIFICATION UNDER GUIDELINES FOR FEES AND DISBURSEMENTS FOR PROFESSIONALS IN RESPECT OF SECOND INTERIM APPLICATION OF PEPPER HAMILTON LLP AS SPECIAL FORECLOSURE REVIEW COUNSEL FOR BANKRUPTCY ISSUES FOR THE DEBTORS FOR COMPENSATION AND REIMBURSEMENT OF EXPENSES INCURRED FOR THE PERIOD JANUARY 1, 2013 THROUGH APRIL 30, 2013

I, Gary Apfel, hereby certify that:

1. I am a partner with the applicant firm, Pepper Hamilton LLP (the "**Firm**"), which serves as Special Foreclosure Review Counsel for Bankruptcy Issues to Residential Capital, LLC., et al., as debtors and debtors in possession (collectively, the "**Debtors**").

- 2. This certification is made in respect of the Firm's compliance with the Amended Guidelines for Fees and Disbursements for Professionals in Southern District of New York Bankruptcy Cases, Administrative Order M-447, adopted by the Court on January 29, 2013 (the "Local Guidelines"), the United States Trustee Guidelines for Reviewing Applications for Compensation and Reimbursement of Expenses Filed Under 11 U.S.C. § 330, adopted on January 30, 1996 (the "UST Guidelines") and the Order to Establish Procedures for Interim Monthly Compensation and Reimbursement of Expenses of Professionals (the "Interim Compensation Order") [Docket No. 172], and collectively with the Local Guidelines and UST Guidelines, the "Guidelines"), in connection with the Firm's application, dated August 5, 2013 (the "Application"), for interim compensation and reimbursement of expenses for the period commencing January 1, 2013 through and including April 30, 2013, in accordance with the Guidelines.
 - 3. In respect of Section B.1 of the Local Guidelines, I certify that:
 - (a) I have read the Application;
 - (b) to the best of my knowledge, information, and belief formed after reasonable inquiry, the fees and expenses sought fall within the Guidelines;
 - (c) the fees and disbursements sought are billed at rates and in accordance with practices customarily employed by the Firm and generally accepted by the Firm's clients; and
 - (d) in providing the reimbursable services reflected in the Application, the Firm did not make a profit on those services, whether performed by the Firm in-house or through a third party.
- 4. I certify that all airfare for which reimbursement is sought was coach class.⁷

⁷ Any upgrades from coach class were complimentary or were paid for by the person traveling and have not been billed to the Debtors.

- 5. In respect of Section B.2 of the Local Guidelines and as required by the Interim Compensation Order, I certify that the Firm provided the United States Trustee for the Southern District of New York and the Debtors and their attorneys with a statement of the Firm's fees and expenses accrued during the previous months.
- 6. In respect of Section B.3 of the Local Guidelines, I certify that each of the Debtors, their attorneys, and the United States Trustee for the Southern District of New York is being provided with a copy of the Application.

Gary Apfel (apfelg@papperlaw.com)

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Facsimile: (213) 628-8690

Dated: August 2, 2013

Special Foreclosure Review Counsel For Bankruptcy Issues to the Debtors and

Debtors in Possession

EXHIBIT B

SUMMARY OF PROFESSIONAL SERVICES RENDERED BY PROJECT CATEGORY BY PEPPER HAMILTON LLP ON BEHALF OF THE DEBTORS FOR THE PERIOD JANUARY 1, 2013 THROUGH APRIL 30, 2103

Compensation by Matter

Task Code	Matter Description	Total Billed Hours	Total Compensation
B160	Fees – Applicant Fee Application ⁸	144.50	59,434.50
P270	Regulatory Reviews	3,672.10	1,860,475.00
Total Fee	es Incurred	3,816.60	\$1,919,909.50

⁸ Included in this amount is 20.5 hours of work related to responding to the United States Trustee's objection to the first interim fee applications of Pepper Hamilton LLP and Hudson Cook, LLP, in the amount of \$11,597.50.

EXHIBIT C

SUMMARY OF PROFESSIONAL SERVICES RENDERED BY PEPPER HAMILTON LLP JANUARY 1, 2013 THROUGH APRIL 30, 2103					
Name of Professional	Department and Licensure	Total Hours Billed	Hourly Billing Rate	Total Compensation	
Partners/Of Counsel					
Apfel, Gary	Financial Services 1976	595.00	\$850.00	\$505,750.00	
Braun, Kelly B.	Financial Services 1995	67.60	\$470.00	\$31,772.00	
Detweiler, Donald	Corporate Restructuring and Bankruptcy 1992	60.00	\$635.00	\$38,100.00	
Friedman, Joel M.	White Collar Litigation and Investigations 1968	187.15	\$610.00	\$114,161.50	
Hertzberg, Robert S.	Corporate Restructuring and Bankruptcy 1979	2.10	\$800.00	\$1,680.00	
Kimmel, Christine	Real Estate 1996	49.10	\$450.00	\$22,095.00	
Kovsky-Apap, Deborah	Corporate Restructuring and Bankruptcy 2003	387.20	\$500.00	\$193,600.00	
Kress, Kay S.	Corporate Restructuring and Bankruptcy 1986	119.50	\$495.00	\$59,152.50	
Murphy, David	Commercial Litigation 1973	120.00	\$550.00	\$66,000.00	
Murray, Daniel G.	Financial Services 1993	95.90	\$545.00	\$52,265.50	
Poltrock, Leigh A.	Financial Services 1996	76.00	\$380.00	\$28,880.00	
Scotti, Benjamin F.	White Collar Litigation and Investigations 2004	111.20	\$470.00	\$52,264.00	
Vanderpool, Lee	Financial Services 2001	19.45	\$550.00	\$10,697.00	
VandeWyngearde, James	Commercial Litigation 1998	47.50	\$400.00	\$19,000.00	
Wagner, William R.	Financial Services 1992	228.65	\$800.00	\$182,920.00	
Wisotsky, Andrea	Commercial Litigation 1998	19.60	\$610.00	\$11,955.50	
<u>Associates</u>					
Casey, Linda J.	Corporate Restructuring and Bankruptcy 1996	291.20	\$470.00	\$136,864.00	
Coccia, Erik L.	Corporate Restructuring and Bankruptcy 2010	226.20	\$265.00	\$59,943.00	
deVries, Andrea M.	Commercial Litigation 2007	46.90	\$405.00	\$18,994.50	
DiValentino, Catherine A.	Financial Services 2010	121.80	\$325.00	\$39,585.00	
Harris, Alexander L.	Commercial Litigation 2011	111.50	\$290.00	\$32,335.00	
Holtzman, Chad B.	Commercial Litigation 2009	198.70	\$365.00	\$72,525.50	
Mavraganis, Andrew	Financial Services 2011	123.90	\$290.00	\$35,931.00	
Smarr, Nefertiri R.	Commercial Litigation 2009	89.70	\$365.00	\$32,740.50	
Tooley, Ryan R.	Financial Services 2010	100.65	\$240.00	\$24,156.00	
Welwarth, Lesley S.	Corporate Restructuring and Bankruptcy 2011	178.90	\$250.00	\$44,725.00	

Name of Professional	Department and Licensure	Total Hours Billed	Hourly Billing Rate	Total Compensation
Paralegals/ Paraprofessionals				
Alexsy, Mary-Ellen	Paralegal	133.20	\$225.00	29,970.00
Henry, Susan	Paralegal	7.60	\$235.00	1,786.00
Ruck, Songa	Paralegal	0.40	\$150.00	60.00
Total Professional Hours and Fees		3,816.60		\$1,919,909.50
Total Hourly Blended Rate (excluding Paralegals/Paraprofessionals)				\$476.15

EXHIBIT D

EXPENSE SUMMARY JANUARY 1, 2013 THROUGH APRIL 30, 2103

Description	Amount
Meals	723.72 ⁹
PACER, Docket Search, Reference Service	3,579.70
Messenger Service (FedEx)	532.57
Conference Calls	0.00
Travel Expenses:	
- Airfare (coach class)	10,182.16
- Car Rental and Gas	799.08
- Internet (Airline and Hotel)	101.90
- Hotel	7,329.82
- Mileage	26.48
- Parking	272.00
- Taxi	1,193.63
- Tolls	11.06
TOTAL	\$ 24,752.12

⁹ Applicant has reduced its request for expenses for the January and February Statements by \$583.73 in accordance with the US Trustee's guidelines limiting charges for meals to no more than \$20.00 per meal per person. See Exhibit F for further details of the reduction.

EXHIBIT E

Pepper Hamilton LLP

Suite 1670 Wells Fargo Tower 333 South Grand Avenue Los Angeles, CA 90071 213.293.3130

REMITTANCE PAGE

Invoice Number: 10797589

March 4, 2013

Matter Number: 139697.00002

Tammy Hamzehpour, General Counsel GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034 William B. Solomon, Jr., General Counsel Ally Financial, Inc. 200 Renaissance Center Detroit, M 48265-2000

RE: Foreclosure Look Back Review

FOR PROFESSIONAL SERVICES RENDERED through January 31, 2013

Total Fees \$380,010.50

Total Expenses and Services \$4,247.76

Total Amount Due \$384,258.26

PLEASE RETURN WITH REMITTANCE

To Wire Payment Wells Fargo Bank, Philadelphia, PA ABA# 121000248; Acct#: 2 0000 492 01 046 Swift# WFBIUS6S

Pepper Hamilton LLP

Suite 1670 Wells Fargo Tower 333 South Grand Avenue Los Angeles, CA 90071 213.293.3130

> Invoice Number: 10797589 Client/Matter Number: 139697.00002

> > March 4, 2013

Tammy Hamzehpour, General Counsel GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034 William B. Solomon, Jr., General Counsel Ally Financial, Inc. 200 Renaissance Center Detroit, M 48265-2000

Requesting Attorney: Gary Apfel

Federal Identification No. 23-1433012

FOR PROFESSIONAL SERVICES RENDERED through January 31, 2013 as follows:

RE: Foreclosure Look Back Review

Date	Name	Services	Time
1/1/13	D. Kovsky-Apap	Work on fee application.	0.50
1/1/13	A. Wisotsky	Review loan files.	0.10
1/2/13	G. Apfel	Work on remediation framework.	0.80
1/2/13	G. Apfel	Work on legal review process.	2.10
1/2/13	G. Apfel	Conference call with FRB, FDIC, PwC and HUDCO.	0.30
1/2/13	G. Apfel	Work on fees review process.	1.20
1/2/13	G. Apfel	Work on fees application.	2.40
1/2/13	D. Kovsky-Apap	Work on legal review process.	5.90
1/2/13	D. Murray	Review loan files.	2.75
1/2/13	W.R. Wagner	Review loan files.	2.00
1/2/13	A. Wisotsky	Review loan files.	0.80
1/2/13	L.S. Welwarth	Work on legal review process.	0.60
1/2/13	M. Alexsy	Work on loan review assignments.	0.50
1/2/13	M. Alexsy	Work on fee applications.	3.70
1/3/13	G. Apfel	Work on fees review process.	0.80
1/3/13	G. Apfel	Work on legal review process.	0.70
1/3/13	G. Apfel	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	G. Apfel	Review loan files.	2.10

GMAC Mortgage, LLC Ally Financial, Inc. Client/Matter Number: 139697.00002 Invoice: 10797589

March 4, 2013

Date	Name	Services	Time
1/3/13	J.M. Friedman	Meeting to review remediation frameworks and review complaint procedures.	3.20
1/3/13	J.M. Friedman	Preparation prior to above meeting i.e.: review of documents.	1.00
1/3/13	D. Kovsky-Apap	Meeting to review remediation frameworks and revise complaint procedures.	3.20
1/3/13	D. Kovsky-Apap	Work on legal review process.	1.90
1/3/13	D. Murphy	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	D. Murphy	Examine draft stay violation and fee violation remediation framework charts and examine revised Share Point instructions.	0.30
1/3/13	D. Murray	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	W.R. Wagner	Review loan files.	2.10
1/3/13	W.R. Wagner	Meeting to review remeditation in frameworks and revised complaint procedure.	3.20
1/3/13	A. Wisotsky	Review loan files.	0.60
1/3/13	A. Wisotsky	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	K.B. Braun	Meeting to review remediation frameworks and revised complaint procedures.	2.50
1/3/13	L.A. Poltrock	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	B.F. Scotti	Meeting to review Remediation frameworks and revised complaint procedures.	3.20
1/3/13	B.F. Scotti	Review safe list and other background documents related to loan files.	1.00
1/3/13	R.L. Vanderpool, IV	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	J. VandeWyngearde	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	J. VandeWyngearde	Work on legal review process.	0.40
1/3/13	E.L. Coccia	Meeting to review remediation frameworks and revised complaint procedures.	3.80
1/3/13	Andrea M. de Vries	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	A.L. Harris	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	C.B. Holtzman	Meeting to review remediation frameworks and revised complaint procedures.	3.20

Client/Matter Number: 139697.00002 Invoice: 10797589

March 4, 2013

Date	Name	Services	Time
1/3/13	A. Mavraganis	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	N.R. Smarr	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	R.R. Tooley	Meeting to review remediation framework and revised complaint procedures.	3.20
1/3/13	L.S. Welwarth	Meeting to review remediation frameworks and revised complaint procedures.	3.20
1/3/13	M. Alexsy	Work on fees applications.	1.60
1/4/13	G. Apfel	Work on fees application.	2.40
1/4/13	G. Apfel	Conference call with PwC and Hudson Cook.	1.00
1/4/13	G. Apfel	Work on service level agreement.	1.80
1/4/13	D. Kovsky-Apap	Participate in status conference call with PwC and Hudson Cook.	1.20
1/4/13	K. Kress	Review loan files.	3.40
1/4/13	D. Murphy	Examine "Safe List."	0.20
1/4/13	W.R. Wagner	Review loan files.	3.20
1/4/13	L.S. Welwarth	Review loan files.	1.60
1/4/13	M. Alexsy	Preparation of fee application and exhibits.	2.20
1/5/13	M. Alexsy	Work on fee applications and exhibits.	1.50
1/6/13	K.B. Braun	Review loan files.	1.00
1/6/13	M. Alexsy	Work on fee applications and exhibits.	1.20
1/7/13	G. Apfel	Work on service level agreement.	1.20
1/7/13	G. Apfel	Work on legal review process.	1.40
1/7/13	G. Apfel	Work on loan review process.	1.80
1/7/13	G. Apfel	Review loan files.	2.90
1/7/13	D.J. Detweiler	Review loan files.	1.00
1/7/13	D. Kovsky-Apap	Work on legal review process and service level agreement.	3.80
1/7/13	K. Kress	Review Loan Files.	2.60
1/7/13	D. Murphy	Work on legal review process.	1.80
1/7/13	D. Murray	Review loan files.	3.50
1/7/13	W.R. Wagner	Review loan files.	2.00
1/7/13	A. Mavraganis	Review loan files.	0.50
1/7/13	M. Alexsy	Work on loan assignments.	0.60
1/8/13	G. Apfel	Work on loan review process and service level agreement, including meetings with PwC in Philadelphia.	9.20
1/8/13	J.M. Friedman	Review loan files.	4.00

GMAC Mortgage, LLC

Ally Financial, Inc.
Client/Matter Number: 139697.00002 Invoice: 10797589

March 4, 2013

Date	Name	Services	Time
1/8/13	D. Kovsky-Apap	Work on loan review process and service level agreement.	9.20
1/8/13	K. Kress	Review loan files.	0.10
1/8/13	D. Murphy	Work on legal review process.	1.00
1/8/13	D. Murray	Review loan files.	2.75
1/8/13	W.R. Wagner	Review loan files	2.25
1/8/13	J. VandeWyngearde	Review loan files.	1.00
1/8/13	Andrea M. de Vries	Review loan files.	2.80
1/8/13	C.B. Holtzman	Review loan files.	4.20
1/8/13	L.S. Welwarth	Review loan files.	0.50
1/8/13	M. Alexsy	Review loan files.	0.50
1/8/13	M. Alexsy	Work on loan assignments.	0.70
1/8/13	M. Alexsy	Preparation of fee application and exhibits,	1.80
1/9/13	G. Apfel	Work on loan review process and service level agreement.	6.80
1/9/13	G. Apfel	Meeting with GMAC and PwC.	0.90
1/9/13	G. Apfel	Conference call with FRB, FDIC, PwC and Hudco.	0.40
1/9/13	D.J. Detweiler	Review loan files.	1.20
1/9/13	J.M. Friedman	Review loan files.	2.75
1/9/13	D. Kovsky-Apap	Participate in conference call with PwC and FRB, FDIC and Hudco.	0.40
1/9/13	D. Kovsky-Apap	Participate in meeting with GMAC and PwC re dashboard and service level agreement.	0.90
1/9/13	D. Kovsky-Apap	Work on loan review process and service level agreement.	6.80
1/9/13	D. Murphy	Work on legal review process.	1.00
1/9/13	D. Murray	Review loan files.	4.25
1/9/13	W.R. Wagner	Review loan files.	2.10
1/9/13	R.L. Vanderpool, IV	Review loan files.	2.50
1/9/13	A.L. Harris	Review loan files.	0.30
1/9/13	A. Mavraganis	Review loan files.	2.50
1/9/13	L.S. Welwarth	Review loan files.	1.50
1/9/13	M. Alexsy	Work on fee applications.	5.50
1/10/13	G. Apfel	Review loan files.	4.10
1/10/13	G. Apfel	Review loan files.	1.30
1/10/13	G. Apfel	Work on legal review process.	1.10
1/10/13	G. Apfel	Work on remediation framework,	0.80
1/10/13	D.J. Detweiler	Review loan files.	2.00
1/10/13	J.M. Friedman	Review loan files.	6.00

GMAC Mortgage, LLC Ally Financial, Inc. Client/Matter Number: 139697.00002

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Date	Name	Services	Time
1/10/13	D. Kovsky-Apap	Review loan files.	2.50
1/10/13	D. Kovsky-Apap	Work on legal review process.	0.80
1/10/13	D. Murphy	Review loan files.	3.00
1/10/13	D. Murray	Review loan files.	3.00
1/10/13	W.R. Wagner	Review loan files.	2.70
1/10/13	A. Wisotsky	Review loan files.	2.40
1/10/13	K.B. Braun	Review loan files.	2.50
1/10/13	L.A. Poltrock	Review loan files.	2.40
1/10/13	B.F. Scotti	Review loan files	2.60
1/10/13	L.J. Casey	Review loan files.	2.50
1/10/13	E.L. Coccia	Review loan files.	2.70
1/10/13	Andrea M. de Vries	Review loan files.	3.50
1/10/13	A.L. Harris	Review Ioan files.	3.70
1/10/13	C.B. Holtzman	Review loan files.	2.50
1/10/13	A. Mavraganis	Review loan files.	2.50
1/10/13	N.R. Smarr	Review loan files.	2.50
1/10/13	R.R. Tooley	Review loan files.	3.00
1/10/13	L.S. Welwarth	Review loan files.	5.40
1/10/13	M. Alexsy	Work on fee application and exhibits.	1.20
1/11/13	G. Apfel	Work on fee application.	1.20
1/11/13	G. Apfel	Work on remediation framework.	1.30
1/11/13	G. Apfel	Review loan files.	2.10
1/11/13	D.J. Detweiler	Review loan files.	1.00
1/11/13	D. Kovsky-Apap	Work on legal review process.	1.30
1/11/13	D. Kovsky-Apap	Review loan files.	1.00
1/11/13	K. Kress	Work on legal review process.	0.30
1/11/13	D. Murphy	Review loan files.	0.70
1/11/13	D. Murray	Review loan files.	3.00
1/11/13	W.R. Wagner	Review loan files.	1.90
1/11/13	A. Wisotsky	Review loan files.	0.25
1/11/13	E.L. Coccia	Review loan files.	1.20
1/11/13	Andrea M. de Vries	Review loan files.	2.40
1/11/13	A.L. Harris	Review loan files.	3.20
1/11/13	C.B. Holtzman	Review loan files.	3.30
1/11/13	L.S. Welwarth	Review loan files.	2.50
1/11/13	L.S. Welwarth	Work on legal review process.	0.60
1/12/13	W.R. Wagner	Review loan files.	0.70
1/12/13	L.A. Poltrock	Review loan files.	3.10
1/13/13	D. Kovsky-Apap	Review loan files.	2.10
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GMAC Mortgage, LLC

Ally Financial, Inc.
Client/Matter Number: 139697.00002 Invoice: 10797589

March 4, 2013

Date	Name	Services	Time
1/13/13	W.R. Wagner	Review loan files.	1.50
1/13/13	K.B. Braun	Review loan files.	1.20
1/14/13	G. Apfel	Work on legal review process.	1.60
1/14/13	G. Apfel	Conference call with GMAC and PwC.	0.50
1/14/13	G. Apfel	Review loan files.	3.40
1/14/13	G. Apfel	Work on SLA.	0.60
1/14/13	D. Kovsky-Apap	Review loan files.	9.40
1/14/13	D. Kovsky-Apap	Participate in weekly status update call with GMAC and PwC.	0.50
1/14/13	D. Kovsky-Apap	Work on legal review process.	0.30
1/14/13	D. Murphy	Review loan files.	0.80
1/14/13	W.R. Wagner	Review loan files.	1.00
1/14/13	L.J. Casey	Review loan files.	2.80
1/14/13	M. Alexsy	Work on fee application and exhibits.	3.00
1/14/13	M. Alexsy	Review loan files	0.50
1/15/13	G. Apfel	Work on legal review process.	2.10
1/15/13	G. Apfel	Review loan files.	5.30
1/15/13	D.J. Detweiler	Review loan files.	3.00
1/15/13	D. Kovsky-Apap	Work on legal review process.	0.50
1/15/13	D. Kovsky-Apap	Review loan files.	3.60
1/15/13	D. Murphy	Review loan files.	0.40
1/15/13	W.R. Wagner	Review loan files.	2.00
1/15/13	L.J. Casey	Review loan files.	1.50
1/15/13	M. Alexsy	Preparation of quarterly fee application and exhibits.	1.50
1/16/13	G. Apfel	Review loan files.	5.90
1/16/13	G. Apfel	Work on legal review process.	1.80
1/16/13	D.J. Detweiler	Review loan files.	4.30
1/16/13	D. Kovsky-Apap	Work on legal review process.	0.60
1/16/13	D. Murphy	Review loan files.	0.50
1/16/13	W.R. Wagner	Review loan files.	1.20
1/16/13	L.J. Casey	Review loan files.	1.40
1/16/13	Andrea M. de Vries	Review loan files.	3.00
1/16/13	C.B. Holtzman	Review loan files.	3.70
1/17/13	G. Apfel	Review loan files.	0.60
1/17/13	G. Apfel	Work on legal review process.	1.10
1/17/13	G. Apfel	Work on fee application.	0.90
1/17/13	G. Apfel	Review loan files.	6.10
1/17/13	D. Kovsky-Apap	Review loan files.	2.00
1/17/13	D. Kovsky-Apap	Work on legal review process.	0.70

March 4, 2013

Date	Name	Services	Time
1/17/13	D. Murphy	Review loan files.	0.80
1/17/13	W.R. Wagner	Review loan files.	1.00
1/17/13	L.J. Casey	Review loan files.	2.50
1/17/13	E.L. Coccia	Review loan files.	2.60
1/17/13	M. Alexsy	Review loan files.	0.40
1/17/13	M. Alexsy	Work on fee application and exhibits.	3.50
1/18/13	G. Apfel	Review loan files.	0.70
1/18/13	G. Apfel	Conference call with PwC and Hudson Cook.	0.90
1/18/13	G. Apfel	Work on legal review process.	0.80
1/18/13	G. Apfel	Work on fee application.	0.40
1/18/13	G. Apfel	Review loan files.	4.30
1/18/13	D. Kovsky-Apap	Participate in weekly status conference with PwC.	0.90
1/18/13	D. Kovsky-Apap	Review loan files.	0.40
1/18/13	D. Murphy	Review loan files.	0.30
1/18/13	W.R. Wagner	Review loan files.	1.30
1/18/13	L.A. Poltrock	Review loan files.	0.60
1/18/13	J. Vande Wyngearde	Review loan files.	2.60
1/18/13	L.J. Casey	Review loan files.	3.60
1/18/13	E.L. Coccia	Review loan files.	2.80
1/18/13	L.S. Welwarth	Review loan files.	0.50
1/18/13	L.S. Welwarth	Work on legal review process.	0.40
1/18/13	M. Alexsy	Work on fee application and exhibits.	3.00
1/20/13	D. Kovsky-Apap	Review loan files.	0.70
1/20/13	L.S. Welwarth	Review loan files.	2.00
1/21/13	D. Kovsky-Apap	Work on legal review process.	2.00
1/21/13	D. Kovsky-Apap	Review loan files.	3.20
1/21/13	W.R. Wagner	Review loan files.	1.00
1/21/13	L.J. Casey	Review loan files.	2.10
1/21/13	Andrea M. de Vries	Review loan files.	2.70
1/22/13	G. Apfel	Work on legal review process.	1.40
1/22/13	G. Apfel	Review loan files.	1.60
1/22/13	G. Apfel	Work on fee application.	0.60
1/22/13	G. Apfel	Review loan files.	5.60
1/22/13	G. Apfel	Work on fee review process.	1.30
1/22/13	D.J. Detweiler	Review loan files.	1.50
1/22/13	D. Kovsky-Apap	Review loan files.	0.80
1/22/13	D. Kovsky-Apap	Work on legal review process.	3.80
1/22/13	D. Murphy	Review loan files.	0.50
1/22/13	D. Murray	Review loan files.	1.25

GMAC Mortgage, LLC

Ally Financial, Inc.
Client/Matter Number: 139697.00002 Invoice: 10797589

March 4, 2013

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Date	Name	Services	Time
1/22/13	W.R. Wagner	Review loan files.	2.00
1/22/13	L.J. Casey	Review loan files.	1.40
1/22/13	Andrea M. de Vries	Review loan files.	3.40
1/22/13	A.L. Harris	Review loan files.	3.10
1/22/13	R.R. Tooley	Review loan files.	0.75
1/22/13	M. Alexsy	Review loan files.	0.40
1/23/13	G. Apfel	Participate in conference call with PwC and Hudco and FRB and FDIC.	0.60
1/23/13	G. Apfel	Work on loan review process with PwC in Philadelphia.	8.40
1/23/13	D. Kovsky-Apap	Review loan files.	3.00
1/23/13	D. Kovsky-Apap	Work on legal review process.	1.80
1/23/13	D. Kovsky-Apap	Participate in weekly status conference call with FRB.	0.60
1/23/13	K. Kress	Review loan files.	3.70
1/23/13	W.R. Wagner	Review loan files.	2.00
1/23/13	L.J. Casey	Meeting with I. Gyurova, S. Raghuraman, K. Lukens of PwC and G. Apfel and L. Casey of Pepper Hamilton to discuss bk fee validation process development and improvement.	2.50
1/23/13	L.J. Casey	Work on loan review process with PwC in Fort Washington.	7.50
1/23/13	E.L. Coccia	Review loan files.	1.00
1/23/13	C.B. Holtzman	Review loan files.	4.60
1/23/13	L.S. Welwarth	Review loan files.	1.00
1/23/13	M. Alexsy	Review loan files.	0.30
1/24/13	G. Apfel	Work on loan review process.	1.40
1/24/13	G. Apfel	Review loan files.	3.10
1/24/13	D. Kovsky-Apap	Work on legal review process.	0.50
1/24/13	D. Kovsky-Apap	Review loan files.	0.50
1/24/13	K. Kress	Review loan files.	1.80
1/24/13	L.J. Casey	Review loan files with PwC in Fort Washington.	6.50
1/24/13	E.L. Coccia	Review loan files.	2.10
1/24/13	Andrea M. de Vries	Review loan files.	4.30
1/24/13	A.L. Harris	Review loan files.	0.20
1/24/13	M. Alexsy	Work on fee application and exhibits.	2.00
1/25/13	G. Apfel	Participate in conference call with PwC and Hudson Cook.	0.80
1/25/13	G. Apfel	Review loan files.	4.30
1/25/13	G. Apfel	Work of Fee Application.	0.60

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Date	Name	Services	Time
1/25/13	J.M. Friedman	Review loan files.	2.25
1/25/13	D. Kovsky-Apap	Review loan files.	0.50
1/25/13	D. Kovsky-Apap	Participate in weekly status conference call with PwC and Hudson Cook.	0.50
1/25/13	K. Kress	Review loan files.	1.20
1/25/13	B.F. Scotti	Review loan files.	2.50
1/25/13	J. VandeWyngearde	Review loan files.	0.50
1/25/13	L.J. Casey	Review loan files.	1.20
1/25/13	A.L. Harris	Review loan files.	2.60
1/25/13	C.B. Holtzman	Review loan files.	1.90
1/25/13	L.S. Welwarth	Review loan files.	3.10
1/25/13	M. Alexsy	Work on fee application and exhibits.	5.00
1/26/13	D. Kovsky-Apap	Review loan files.	2.70
1/26/13	B.F. Scotti	Review loan files.	2.20
1/26/13	L.J. Casey	Review loan files.	5.80
1/26/13	E.L. Coccia	Review loan files.	1.60
1/27/13	G. Apfel	Review loan files.	4.20
1/27/13	D. Kovsky-Apap	Review loan files.	1.50
1/27/13	L.J. Casey	Review loan files.	1.10
1/27/13	M. Alexsy	Preparation of quarterly fee application and exhibits.	2.40
1/28/13	G. Apfel	Work on legal review process.	1.20
1/28/13	G. Apfel	Work on fees process.	1.10
1/28/13	G. Apfel	Work on fee application.	0.60
1/28/13	G. Apfel	Conference call with GMAC, PwC and HUDCO.	0.90
1/28/13	G. Apfel	Review loan files.	2.10
1/28/13	D.J. Detweiler	Review loan files.	2.60
1/28/13	D. Kovsky-Apap	Participate in weekly conference call with GMAC, PwC and Hudson Cook.	1.00
1/28/13	D. Kovsky-Apap	Work on legal review process.	3.10
1/28/13	K. Kress	Review loan files.	1.00
1/28/13	W.R. Wagner	Review loan files.	1.00
1/28/13	B.F. Scotti	Review loan files.	1.80
1/28/13	J. VandeWyngearde	Review loan files.	2.50
1/28/13	L.J. Casey	Review loan files with PwC in Fort Washington.	7.30
1/28/13	L.S. Welwarth	Review loan files.	3.80
1/28/13	M. Alexsy	Work on fee application and exhibits.	3.50
1/29/13	G. Apfel	Work on loan review process.	2.10
1/29/13	G. Apfel	Review loan files.	4.60
1/29/13	G. Apfel	Work on fee application.	0.70

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March 4, 2013

Date	Name	Services	Time
1/29/13	D. Kovsky-Apap	Work on legal review process.	3.50
1/29/13	D. Kovsky-Apap	Review loan files.	1.00
1/29/13	K. Kress	Review loan files.	1.20
1/29/13	W.R. Wagner	Review loan files.	2.00
1/29/13	L,J. Casey	Work with PwC on reviewing loan files and process.	4.50
1/29/13	Andrea M. de Vries	Review loan files.	1.70
1/29/13	C.B. Holtzman	Review loan files.	1.00
1/29/13	L.S. Welwarth	Review loan files.	2.00
1/30/13	G. Apfel	Review loan files.	1.60
1/30/13	G. Apfel	Work on PwC training materials for bankruptcy standing review.	3.40
1/30/13	G. Apfel	Work on report re summary of stay violations found to date.	3.10
1/30/13	D.J. Detweiler	Review loan files.	0.20
1/30/13	D. Kovsky-Apap	Work on legal review process.	2.20
1/30/13	D. Kovsky-Apap	Review loan files.	2.80
1/30/13	B.F. Scotti	Review loan files.	4.30
1/30/13	L.J. Casey	Work with PwC on reviewing loan files.	8.30
1/30/13	E.L. Coccia	Review loan files.	2.30
1/30/13	A.L. Harris	Review loan files.	0.50
1/30/13	C.B. Holtzman	Review loan files.	0.60
1/30/13	L.S. Welwarth	Review loan files.	0.50
1/30/13	M. Alexsy	Work on fee application and exhibits.	5.50
1/31/13	G. Apfel	Work on legal review process.	2.80
1/31/13	G. Apfel	Work on training materials for PwC bankruptcy standing review.	2.10
1/31/13	G. Apfel	Work on report regarding summary of stay violations to date.	1.60
1/31/13	G. Apfel	Review loan files.	1.30
1/31/13	D.J. Detweiler	Review loan files.	1.30
1/31/13	D. Kovsky-Apap	Work on legal review process.	2.30
1/31/13	D. Kovsky-Apap	Review loan files.	0.50
1/31/13	K. Kress	Review loan files.	0.20
1/31/13	W.R. Wagner	Review loan files.	1.20
1/31/13	L.A. Poltrock	Review loan files.	1.50
1/31/13	E.L. Coccia	Review loan files.	1.60
1/31/13	A.L. Harris	Review loan files.	0.80
1/31/13	C.B. Holtzman	Review loan files.	3.60
1/31/13	L.S. Welwarth	Work on legal review process.	0.40

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Date	Name	Services	Time
1/31/13	M. Alexsy	Work on fee application and exhibits.	3.50
TOTAL CH	ARGEABLE HOU	RS	707.35
TOTAL FEI	ΞS		\$380,010.50

Meals

<u>Date</u>	Code	<u>Description</u>	<u>Units</u>	Cost	<u>Value</u>
01/03/13	CONI	Meals - GARY APFEL - LUNCH WITH DANA CLARKE (SUSHI MURASAKI) 12/27/12	1	32.72	32.72
01/14/13	CONI	Meals - GARY APFEL - TRAVEL EXPENSES 1/7-10/13 - DINNER (CITRON & ROSE, PHILA) 1/7/13	l	62.00	62.00
01/14/13	CONI	Meals - GARY APFEL - TRAVEL EXPENSES 1/7-10/13 - LUNCH WITH DEB KOVSKY -APAP (CORNER BISTRO, PHILA) - \$22.60	1	22.60	22.60
01/22/13	CONI	Meals - DEBORAH KOVSKY-APAP - EXPENSES RELATED TO 1/7-10/13 TRAVEL TO PHILADELPHIA - DINNER (SU XING HOUSE, PHILA) 1/7/13	1	19,04	19.04
01/22/13	CONI	Meals - DEBORAH KOVSKY-APAP - EXPENSES RELATED TO 1/7-10/13 TRAVEL TO PHILADELPHIA - SNACKS, COFFEE, TEA 1/8/13	1	12.66	12.66
01/22/13	CONI	Meals - DEBORAH KOVSKY-APAP - EXPENSES RELATED TO 1/7-10/13 TRAVEL TO PHILADELPHIA - DINNER (HAMIFGASH RESTAURANT, PHILA) 1/8/13	1	68.35	68.35
01/22/13	CONI	Meals - DEBORAH KOVSKY-APAP - EXPENSES RELATED TO 1/7-10/13 TRAVEL TO PHILADELPHIA - SNACKS, COFFEE, TEA 1/9/13	1	8.83	8.83

GMAC Mortgage, LLC Ally Financial, Inc. Client/Matter Number: 139697.00002

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<u>Date</u>	Code	Description	<u>Units</u>	Cost	<u>Value</u>
01/22/13	CONI	Meals - DEBORAH KOVSKY-APAP - EXPENSES RELATED TO 1/7-10/13 TRAVEL TO PHILADELPHIA - LUNCH (CORNER BISTRO, PHILA) 1/9/13	1	18.00	18.00
01/22/13	CONI	Meals - DEBORAH KOVSKY-APAP - EXPENSES RELATED TO 1/7-10/13 TRAVEL TO PHILADELPHIA - LUNCH 1/10/13	1	18.48	18.48
01/28/13	CONI	Meals - GARY APFEL - TRAVEL EXPENSES FOR 1/22-24/13 - LUNCH (CORNER BISTRO, PHILA) 1/23/13	1	22.06	22.06
01/28/13	CONI	Meals - GARY APFEL - TRAVEL EXPENSES FOR 1/22-24/13 - DINNER WITH DANA CLARKE 1/23/13	1	123.88	123.88
01/28/13	CONI	Meals - GARY APFEL - TRAVEL EXPENSES FOR 1/22-24/13 - DINNER (FUJI MOUNTAIN1/22/13, PHILA)	1	68.66	68.66
		SubTotal For: Meals			\$477.28

Docket Search

<u>Date</u>	Code	<u>Description</u>	<u>Units</u>	Cost	<u>Value</u>
01/18/13	DKT3	100112 - 123112 - PACER REFERENCE SERVICE	1	629.00	629.00
01/29/13	DKT3	100112 - 123112 - PACER SERVICE	ī	19.00	19.00
01/29/13	DKT3	100112 - 123112 - PACER SERVICE	1	93.30	93.30
01/30/13	DKT3	100112 - 123112 - PACER SERVICE - FLEX-BCBSM	I	5.00	5.00
01/30/13	DKT3	100112 - 123112 - PACER SERVICE - FLEX-BCBSM	1	14.20	14.20
01/30/13	DKT3	100112 - 123112 - PACER SERVICE - FLEX-BCBSM	1	68.30	68.30
		SubTotal For: Docket Search			\$828.80

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Messenger Service

<u>Date</u>	<u>Code</u>	Description	<u>Units</u>	Cost	<u>Value</u>
01/15/13	MES4	FedEx: Kenneth Ziman NEW YORK CITY	1	15.15	15.15
01/15/13	MES4	FedEx: Kenneth Eckstein NEW YORK CITY	1	15.15	15.15
01/15/13	MES4	FedEx: Office of the U S T NEW YORK CITY	1	15.15	15.15
01/15/13	MES4	FedEx: Ray C Schrock NEW YORK	1	15.15	15.15
01/15/13	MES4	FedEx: NEW YORK CITY	1	15.15	15.15
01/15/13	MES4	FedEx: Attn Tammy Hamzehpo FORT WASHINGTON	1	15.15	15.15
		SubTotal For: Messenger Service			\$90.90

Travel Expense

<u>Date</u>	Code	Description	Units	Cost	<u>Value</u>
12/11/12	TRVI	APFEL 010713 - ROUNDTRIP AIRFARE, LA TO PHILA.	1	1,250.20	1,250.20
01/08/13	TRV1	Travel Expense - DEBORAH KOVSKY-APAP - AIRFARE RE: TRAVEL TO PHILADELPHIA RE: PWC/ALLY BANK 1/7-10/13	1	888.60	888.60
01/14/13	TRVI	Travel Expense - GARY APFEL - TRAVEL EXPENSES 1/7-10/13 - CAB FROM LAX TO HOME 1/10/13	1	58.00	58.00
01/14/13	TRVI	Travel Expense - GARY APFEL - TRAVEL EXPENSES 1/7-10/13 - CAB FROM PHILA AIRPROT TO HOTEL 1/7/13	1	35.40	35.40
01/14/13	TRVI	Travel Expense - GARY APFEL - TRAVEL EXPENSES 1/7-10/13 - CAB FROM HOME TO LAX 1/7/13	1	57.00	57.00
01/22/13	TRVI	Travel Expense - DEBORAH KOVSKY- APAP - EXPENSES RELATED TO 1/7- 10/13 TRAVEL TO PHILADELPHIA - HOTEL PARKING	1	49.00	49.00

Ally Fina	itter Numb	LC er: 139697.00002		Invoice: 10	0797589 Page 14
01/22/13	TRVI	Travel Expense - DEBORAH KOVSKY-APAP - EXPENSES RELATED TO 1/7-10/13 TRAVEL TO PHILADELPHIA - RENTAL CAR	1	153.82	153.82
01/22/13	TRVI	Travel Expense - DEBORAH KOVSKY- APAP - EXPENSES RELATED TO 1/7- 10/13 TRAVEL TO PHILADELPHIA - RESTAURANT PARKING 1/8/13	1	15.00	15.00
01/22/13	TRVI	Travel Expense - DEBORAH KOVSKY-APAP - EXPENSES RELATED TO 1/7-10/13 TRAVEL TO PHILADELPHIA - CAB TO AIRPORT 1/10/13	1	36.88	36.88
01/22/13	TRVI	Travel Expense - DEBORAH KOVSKY-APAP - EXPENSES RELATED TO 1/7-10/13 TRAVEL TO PHILADELPHIA - AIRPORT PARKING 1/10/13	1	80.00	80.00
01/22/13	TRVI	Travel Expense - DEBORAH KOVSKY-APAP - EXPENSES RELATED TO 1/7-10/13 TRAVEL TO PHILADELPHIA - ROUNDTRIP AIRPORT MILEAGE	1	26.48	26.48
01/22/13	TRVI	Travel Expense - DEBORAH KOVSKY-APAP - EXPENSES RELATED TO 1/7-10/13 TRAVEL TO PHILADELPHIA - HOTEL INTERNET	1	54.00	54.00
01/28/13	TRVI	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 1/22-24/13 - CAB FROM HOME TO LAX 1/22/13	1	56.00	56.00
01/28/13	TRVI	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 1/22-24/13 - CAB FROM PHILA AIRPORT TO HOTEL	1	35.40	35.40
01/28/13	TRV1	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 1/22-24/13 - CAB FROM LAX TO HOME 1/24/13	1	55.00	55.00
		SubTotal For: Travel Expense			\$2,850.78
TOTAL EX	KPENSES.		************	\$4,2	247.76
TOTAL AN	MOUNT D	UE	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		258.2 <u>6</u>

Client/Matter Number: 139697.00002

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The following is a summary of the time dedicated and the fees charged to this matter by the Firm's professional staff:

		Hours	Rate	Fee
G. Apfel	Partner	155.40	850.00	132,090.00
D.J. Detweiler	Partner	18.10	635.00	11,493.50
J.M. Friedman	Partner	19.20	610.00	11,712.00
D. Kovsky-Apap	Partner	98.90	500.00	49,450.00
K. Kress	Partne r	15.50	495.00	7,672.50
D. Murphy	Partner	14.50	550.00	7,975.00
D. Murray	Partner	23.70	545.00	12,916.50
W.R. Wagner	Partner	39.35	800.00	31,480.00
A. Wisotsky	Partner	7.35	610.00	4,483.50
K.B. Braun	Of Counsel	7.20	470.00	3,384.00
L.A. Poltrock	Of Counsel	10.80	380.00	4,104.00
B.F. Scotti	Of Counsel	17.60	470.00	8,272.00
R.L. Vanderpool, 1V	Of Counsel	5.70	550.00	3,135.00
J. VandeWyngearde	Of Counsel	10.20	400.00	4,080.00
L.J. Casey	Contract Atty	62.50	470.00	29,375.00
E.L. Coccia	Associate	21.70	265.00	5,750.50
Andrea M. de Vries	Associate	27.00	405.00	10,935.00
A.L. Harris	Associate	17.60	290.00	5,104.00
C.B. Holtzman	Associate	28.60	365.00	10,439.00
A. Mavraganis	Associate	8.70	290.00	2,523.00
N.R. Smarr	Associate	5.70	365.00	2,080.50
R.R. Tooley	Associate	6.95	240.00	1,668.00
L.S. Welwarth	Associate	29.60	250.00	7,400.00
M. Alexsy	Paralegal	55.50	225.00	12,487.50
Total		707.35		\$380,010.50



Suite 1670 Wells Fargo Tower 333 South Grand Avenue Los Angeles, CA 90071 213.293.3130

REMITTANCE PAGE

Invoice Number: 10799617

March 12, 2013

Matter Number: 139697.00002

Tammy Hamzehpour, General Counsel GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034 William B. Solomon, Jr., General Counsel Ally Financial, Inc. 200 Renaissance Center Detroit, M 48265-2000

RE: Foreclosure Look Back Review

FOR PROFESSIONAL SERVICES RENDERED through February 28, 2013

Total Fees \$460,119.75

Total Expenses and Services \$9,911.66

Total Amount Due \$470,031.41

PLEASE RETURN WITH REMITTANCE

To Wire Payment Wells Fargo Bank, Philadelphia, PA ABA# 121000248; Acct#: 2 0000 492 01 046 Swift# WFBIUS6S

Pepper Hamilton LLP

Suite 1670 Wells Fargo Tower 333 South Grand Avenue Los Angeles, CA 90071 213.293.3130

> Invoice Number: 10799617 Client/Matter Number: 139697.00002

March 12, 2013

Tammy Hamzehpour, General Counsel GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034 William B. Solomon, Jr., General Counsel Ally Financial, Inc. 200 Renaissance Center Detroit, M 48265-2000

Requesting Attorney: Gary Apfel

Federal Identification No. 23-1433012

FOR PROFESSIONAL SERVICES RENDERED through February 28, 2013 as follows

RE: Foreclosure Look Back Review

Date	Name	Services	Time
2/1/13	G. Apfel	Work on training materials for PwC bankruptcy standing review.	1.80
2/1/13	G. Apfel	Legal review process.	1.30
2/1/13	G. Apfel	Review loan files.	4.10
2/1/13	D. Kovsky-Apap	Review interim fee application.	0.50
2/1/13	D. Kovsky-Apap	Work on legal review process.	0.50
2/1/13	D. Kovsky-Apap	Review loan files.	0.50
2/1/13	K.B. Braun	Review loan files.	1.80
2/1/13	L.J. Casey	Review loan files.	2.10
2/1/13	E.L. Coccia	Review loan files.	2.50
2/1/13	A.L. Harris	Review loan files.	1.30
2/1/13	A. Mavraganis	Review loan files.	2.50
2/1/13	L.S. Welwarth	Legal review process.	0.80
2/3/13	D. Kovsky-Apap	Review loan files.	4.80
2/3/13	E.L. Coccia	Review loan files.	2.00
2/4/13	G. Apfel	Review loan files.	1.60
2/4/13	G. Apfel	Legal review process.	2.10
2/4/13	G. Apfel	Conference call with GMAC, PwC and Hudco.	1.00
2/4/13	G. Apfel	Review loan files.	1.90

GMAC Mortgage, LLC Ally Financial, Inc. Client/Matter Number: 139697.00002 Invoice: 10799617 Page 2 March 12, 2013

Date	Name	Services	Time
2/4/13	D. Kovsky-Apap	Legal review process.	4.20
2/4/13	K. Kress	Review loan files.	1.20
2/4/13	L.J. Casey	Review loan files.	6.30
2/4/13	E.L. Coccia	Review loan files.	0.80
2/4/13	M. Alexsy	Review loan files.	0.50
2/5/13	G. Apfel	Legal review process.	3.40
2/5/13	G. Apfel	Work on fee application.	0.80
2/5/13	G. Apfel	Review loan files.	3.10
2/5/13	D. Kovsky-Apap	Legal review process.	2.80
2/5/13	W.R. Wagner	Review loan files.	2.00
2/5/13	L.J. Casey	Review loan files.	5.20
2/5/13	L.J. Casey	Review loan files.	2.10
2/5/13	Andrea M. de Vries	Review loan files.	1.10
2/5/13	C.B. Holtzman	Review loan files.	2.40
2/6/13	G. Apfel	Review loan files	9.40
2/6/13	J.M. Friedman	Review loan files.	2.50
2/6/13	D. Kovsky-Apap	Legal review process.	1.20
2/6/13	D. Kovsky-Apap	Participate in status conference call with GMAC and PwC.	0.80
2/6/13	W.R. Wagner	Review loan files.	1.00
2/6/13	B.F. Scotti	Review loan files.	3.80
2/6/13	L.J. Casey	Review loan files.	4.20
2/6/13	L.J. Casey	Legal review process.	4.20
2/6/13	L.J. Casey	Review loan files.	2.50
2/6/13	Andrea M. de Vries	Review loan files.	3.50
2/6/13	A.L. Harris	Review loan files.	0.20
2/6/13	C.B. Holtzman	Review loan files.	0.60
2/6/13	A. Mavraganis	Review loan files.	1.50
2/6/13	L.S. Welwarth	Review loan files.	6.50
2/6/13	M. Alexsy	Review loan files.	1.50
2/7/13	G. Apfel	Legal review process.	3.10
2/7/13	G. Apfel	Review loan files.	4.10
2/7/13	D.J. Detweiler	Participate in team conference call.	1.80
2/7/13	J.M. Friedman	Review loan files.	2.50
2/7/13	D. Kovsky-Apap	Review loan files.	7.60
2/7/13	D. Kovsky-Apap	Legal review process.	3.80
2/7/13	K. Kress	Review loan files.	2.00
2/7/13	D. Murray	Legal review process.	2.00
2/7/13	W.R. Wagner	Review loan files.	3.00

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Date	Name	Services	Time
2/7/13	A. Wisotsky	Review loan files.	2.00
2/7/13	K.B. Braun	Review loan files.	1.50
2/7/13	L.A. Poltrock	Legal review process.	2.00
2/7/13	B.F. Scotti	Review loan files.	2.00
2/7/13	B.F. Scotti	Review loan files.	3.40
2/7/13	R.L. Vanderpool, IV	Ally/Training.	1.75
2/7/13	J. VandeWyngearde	Legal review process.	0.30
2/7/13	J. VandeWyngearde	Legal review process.	2.00
2/7/13	J. VandeWyngearde	Review loan files.	0.90
2/7/13	L.J. Casey	Review loan files.	3.10
2/7/13	E.L. Coccia	Review loan files.	5.20
2/7/13	C.A. DiValentino	Review loan files.	2.00
2/7/13	A.L. Harris	Review loan files.	1.90
2/7/13	C.B. Holtzman	Review loan files.	2.00
2/7/13	A. Mavraganis	Review loan files.	1.80
2/7/13	N.R. Smarr	Review loan files.	1.70
2/7/13	L.S. Welwarth	Review loan files.	6.00
2/8/13	G. Apfel	Review loan files.	1.60
2/8/13	G. Apfel	Conference call with PwC and Hudson Cook.	0.50
2/8/13	G. Apfel	Legal review process.	2.10
2/8/13	G. Apfel	Review loan files.	2.90
2/8/13	D. Kovsky-Apap	Participate in status conference call with PwC and Hudson Cook.	0.40
2/8/13	D. Kovsky-Apap	Review loan files.	4.50
2/8/13	D. Kovsky-Apap	Legal review process.	0.50
2/8/13	K. Kress	Review loan files.	1.60
2/8/13	K.B. Braun	Review loan files.	2.10
2/8/13	L.A. Poltrock	Multiple telephone conferences with N. Meliti and GMAC tech support regarding access to Citrix system.	0.90
2/8/13	E.L. Coccia	Review loan files.	7.00
2/8/13	C.B. Holtzman	Review loan files.	4.60
2/8/13	A. Mavraganis	Review loan files.	2.00
2/10/13	D. Kovsky-Apap	Review loan files.	3.20
2/10/13	W.R. Wagner	Review loan files.	1.50
2/10/13	E.L. Coccia	Review loan files.	2.30
2/11/13	G. Apfel	Review loan files.	2.10
2/11/13	G. Apfel	Legal review process.	3.20

GMAC Mortgage, LLC Ally Financial, Inc. Client/Matter Number: 139697.00002 March 12, 2013 Invoice: 10799617 Page 4

Date	Name	Services	Time
2/11/13	G. Apfel	Loan review process.	2.10
2/11/13	G. Apfel	Conference call with GMAC, PwC and Hudson Cook.	0.60
2/11/13	D. Kovsky-Apap	Legal review process.	4.10
2/11/13	D. Kovsky-Apap	Participate in status conference call with GMAC, PwC and Hudson Cook.	0.60
2/11/13	D. Kovsky-Apap	Review loan files.	2.00
2/11/13	D. Murray	Review loan files.	0.75
2/11/13	L.J. Casey	Review loan files.	3.30
2/11/13	L.J. Casey	Legal review process.	2.10
2/11/13	L.J. Casey	Review loan files.	2.40
2/11/13	L.J. Casey	Legal review process.	1.10
2/11/13	Andrea M. de Vries	Review loan files.	1.60
2/11/13	C.B. Holtzman	Review loan files.	3.90
2/11/13	R.R. Tooley	Review loan files.	4.00
2/11/13	L.S. Welwarth	Review loan files.	4.00
2/12/13	G. Apfel	Review loan files.	3.40
2/12/13	G. Apfel	Review loan files.	2.10
2/12/13	G. Apfel	Legal review process.	2.80
2/12/13	D. Kovsky-Apap	Legal review process.	6.80
2/12/13	K. Kress	Review loan files.	0.50
2/12/13	D. Murray	Review loan files.	3.00
2/12/13	P.T. Wakiyama	Teleconference with CCH counsel; email to G. Apfel.	0.50
2/12/13	B.F. Scotti	Review loan files	2.20
2/12/13	J. VandeWyngearde	Review loan files.	2.70
2/12/13	L.J. Casey	Legal review process.	3.40
2/12/13	L.J. Casey	Review loan files.	2.20
2/12/13	L.J. Casey	Review loan files.	3.50
2/12/13	A.L. Harris	Review loan files.	2.20
2/12/13	C.B. Holtzman	Review loan files.	5.20
2/12/13	A. Mavraganis	Review loan files.	4.20
2/12/13	R.R. Tooley	Review loan files.	3.50
2/12/13	L.S. Welwarth	Review loan files.	4.70
2/13/13	G. Apfel	Review loan files.	5.80
2/13/13	G. Apfel	Legal review process.	1.60
2/13/13	G. Apfel	Review loan files.	0.80
2/13/13	G. Apfel	Work on fee application.	0.30

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March 12, 2013

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Date	Name	Services	Time
2/13/13	J.M. Friedman	Reviewloan files; call A. Harris re: Intent to keep property and changes.	6.00
2/13/13	D. Kovsky-Apap	Participate in conference call with FRB and PwC.	0.20
2/13/13	D. Kovsky-Apap	Legal review process.	1.60
2/13/13	D. Kovsky-Apap	Review loan files.	1.10
2/13/13	K. Kress	Review loan files.	4.80
2/13/13	D. Murphy	Call to D. Kovsky re: issues with Citrix.	0.20
2/13/13	D. Murphy	E-mails from D. Kovsky on 2/6/13 re: meeting/Web Ex on 2/7/13.	0.10
2/13/13	D. Murphy	E-mails on 2/12/13 from M. Alexsy re: new assignments and search Share Point for same.	0.20
2/13/13	D. Murray	Review loan files.	2.25
2/13/13	W.R. Wagner	Review loan files.	2.00
2/13/13	A. Wisotsky	Review loan files.	1.20
2/13/13	J. VandeWyngearde	Legal review process.	0.70
2/13/13	J. VandeWyngearde	Review loan files.	2.40
2/13/13	L.J. Casey	Loan review process.	6.20
2/13/13	L.J. Casey	Review loan files.	2.60
2/13/13	Andrea M. de Vries	Review loan files.	2.50
2/13/13	A.L. Harris	Review loan files.	1.80
2/13/13	C.B. Holtzman	Review loan files.	6.30
2/13/13	A. Mavraganis	Review loan files.	2.00
2/13/13	R.R. Tooley	Review loan files.	3.50
2/13/13	L.S. Welwarth	Review loan files.	6.90
2/13/13	M. Alexsy	Review loan files.	1.80
2/13/13	M. Alexsy	Work on fee applications.	0.90
2/14/13	G. Apfel	Review loan files.	1.60
2/14/13	G. Apfel	Legal review process.	0.80
2/14/13	G. Apfel	Review loan files.	6.40
2/14/13	J.M. Friedman	Review loan files.	3.00
2/14/13	D. Kovsky-Apap	Review loan files.	2.20
2/14/13	D. Kovsky-Apap	Legal review process.	0.30
2/14/13	K. Kress	Legal review process.	1.00
2/14/13	K. Kress	Review loan files.	1.90
2/14/13	D. Murphy	E-mail of 2/6/13 from D. Kovsky with revised Sharepoint Instructions.	0.20
2/14/13	D. Murphy	E-mails of 2/6/13 from D. Kovsky re: Citrix login and password.	0.10
2/14/13	D. Murphy	E-mail of 2/7/13 from D. Kovsky re: loan review feedback.	0.20

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Date	Name	Services	Time
2/14/13	D. Murphy	E-mail of 2/12/13 from D. Kovsky with revised	0.70
		Sharepoint Instructions and review of same.	
2/14/13	D. Murphy	Review loan files.	1.90
2/14/13	W.R. Wagner	Review loan files.	2.00
2/14/13	K.B. Braun	Review loan files.	2.00
2/14/13	L.A. Poltrock	Review loan files.	5.00
2/14/13	R.L. Vanderpool, IV	Review loan files.	2.00
2/14/13	J. VandeWyngearde	Review loan files.	2.10
2/14/13	J. VandeWyngearde	Review loan files.	2.00
2/14/13	L.J. Casey	Review loan files.	7.60
2/14/13	C.A. DiValentino	Review loan files.	2.00
2/14/13	A.L. Harris	Review loan files.	2.60
2/14/13	C.B. Holtzman	Review loan files.	2.00
2/14/13	C.B. Holtzman	Review loan files.	3.10
2/14/13	A. Mavraganis	Review loan files.	4.10
2/14/13	A. Mavraganis	Revise and send execution version of Landlord Waiver to counsel.	0.20
2/14/13	N.R. Smarr	Review loan files.	1.90
2/14/13	R.R. Tooley	Review loan files.	3.00
2/14/13	L.S. Welwarth	Review loan files.	2.00
2/15/13	G. Apfel	Review loan files.	0.80
2/15/13	G. Apfel	Conference call with PwC and Hudco.	0.60
2/15/13	G. Apfel	Review loan files.	5.70
2/15/13	D.J. Detweiler	Review loan files.	0.70
2/15/13	J.M. Friedman	Review loan files.	7.00
2/15/13	D. Kovsky-Apap	Participate in status conference call with PwC and Hudson Cook.	0.70
2/15/13	D. Kovsky-Apap	Review loan files.	2.00
2/15/13	K.B. Braun	Review loan files.	1.00
2/15/13	L.A. Poltrock	Review loan files.	4.60
2/15/13	J. VandeWyngearde	Review loan files.	3.30
2/15/13	Andrea M. de Vries	Review loan files.	3.20
2/15/13	C.B. Holtzman	Review loan files.	4.40
2/15/13	A. Mavraganis	Review loan files.	2.20
2/15/13	L.S. Welwarth	Review loan files.	3.40
2/16/13	D. Kovsky-Apap	Review loan files.	3.90
2/16/13	K.B. Braun	Review loan files.	2.20
2/17/13	D. Kovsky-Apap	Review loan files.	3.30

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Date	Name	Services	Time
2/17/13	C.B. Holtzman	Review loan files.	3.80
2/18/13	D. Kovsky-Apap	Review loan files.	3.80
2/18/13	L.A. Poltrock	Review loan files.	4.40
2/18/13	C.A. DiValentino	Review loan files.	2.00
2/18/13	C.B. Holtzman	Review loan files.	3.50
2/19/13	G. Apfel	Legal review process.	1.30
2/19/13	G. Apfel	Review loan files.	5.80
2/19/13	D.J. Detweiler	Review loan files.	2.70
2/19/13	J.M. Friedman	Review loan files including work with GMAC to solve connection problems.	4.50
2/19/13	D. Kovsky-Apap	Review loan files.	1.90
2/19/13	K. Kress	Review loan files.	3.50
2/19/13	K.B. Braun	Review loan files.	1.70
2/19/13	L.A. Poltrock	Review loan files.	0.40
2/19/13	J. VandeWyngearde	Review loan files.	0.20
2/19/13	L.J. Casey	Review loan files.	8.30
2/19/13	Andrea M. de Vries	Review loan files.	4.50
2/19/13	C.B. Holtzman	Review loan files.	2.20
2/19/13	M. Alexsy	Work on fee application	1.00
2/19/13	M. Alexsy	Review loan files.	2.80
2/20/13	G. Apfel	Review loan files.	4.60
2/20/13	G. Apfel	Meeting with FRB, FDIC, PwC and Hudco.	0.30
2/20/13	G. Apfel	Meeting with GMAC and PwC re loan review process.	1.60
2/20/13	G. Apfel	Review loan files.	3.40
2/20/13	D.J. Detweiler	Review loan files	1.60
2/20/13	D.J. Detweiler	Hand-off to training.	0.80
2/20/13	J.M. Friedman	Review loan files.	6.00
2/20/13	D. Kovsky-Apap	Review loan files.	1.50
2/20/13	D. Kovsky-Apap	Legal review process.	0.50
2/20/13	K. Kress	Review loan files.	3.60
2/20/13	D. Murray	Review loan files.	2.25
2/20/13	K.B. Braun	Review loan files.	0.10
2/20/13	L.A. Poltrock	Review loan files.	1.30
2/20/13	L.J. Casey	Review loan files.	4.20
2/20/13	E.L. Coccia	Review loan files.	8.00
2/20/13	C.B. Holtzman	Review loan files.	5.70
2/20/13	A. Mavraganis	Review loan files.	4.60
2/20/13	R.R. Tooley	Review loan files.	4.00

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Date	Name	Services	Time
2/20/13	L.S. Welwarth	Review loan files.	4.50
2/20/13	M. Alexsy	Review loan files.	3.30
2/21/13	G. Apfel	Legal review process.	1.70
2/21/13	G. Apfel	Review loan files.	5.60
2/21/13	D.J. Detweiler	Team meeting - Hand-off 1 and Hand-off 2 review.	2.00
2/21/13	D.J. Detweiler	Review loan files.	1.20
2/21/13	J.M. Friedman	Review loan files.	5.00
2/21/13	D. Kovsky-Apap	Review loan files.	5.70
2/21/13	D. Kovsky-Apap	Legal review process.	0.40
2/21/13	K. Kress	Review loan files.	2.60
2/21/13	D. Murphy	Legal review process.	2.10
2/21/13	D. Murphy	Review loan files.	2.00
2/21/13	D. Murray	Legal review process.	2.20
2/21/13	W.R. Wagner	Review loan files.	2.00
2/21/13	K.B. Braun	Review loan files.	2.00
2/21/13	L.A. Poltrock	Review loan files.	5.90
2/21/13	B.F. Scotti	Review loan filles.	2.00
2/21/13	B.F. Scotti	Review loan files.	2.50
2/21/13	J. VandeWyngearde	Review loan files.	0.20
2/21/13	L.J. Casey	Review loan files.	3.10
2/21/13	E.L. Coccia	Review loan files.	4.70
2/21/13	Andrea M. de Vries	Review loan files.	3.50
2/21/13	C.A. DiValentino	Review loan files.	2.10
2/21/13	A.L. Harris	Review loan files.	2.80
2/21/13	C.B. Holtzman	Review loan files.	4.10
2/21/13	A. Mavraganis	Review loan files.	5.90
2/21/13	R.R. Tooley	Review loan files.	2.20
2/21/13	L.S. Welwarth	Review loan files.	3.80
2/21/13	M. Alexsy	Review loan files.	1.20
2/22/13	G. Apfel	Legal review process.	0.80
2/22/13	G. Apfel	Review loan files.	6.30
2/22/13	D.J. Detweiler	Hand-off to training with A. Mavraganis.	1.30
2/22/13	D.J. Detweiler	Hand-off to loan review.	2.00
2/22/13	J.M. Friedman	Review loan files.	8.00
2/22/13	K. Kress	Review loan files.	3.60
2/22/13	D. Murphy	Review loan files.	0.80
2/22/13	K.B. Braun	Review loan files.	3,40
2/22/13	L.J. Casey	Review loan files.	5.80
2/22/13	A.L. Harris	Review loan files.	1.20

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Date	Name	Services	Time
2/22/13	A. Mavraganis	Review loan files.	2.00
2/22/13	L.S. Welwarth	Review loan files.	6.00
2/22/13	M. Alexsy	Review loan files.	2.40
2/22/13	M. Alexsy	Work on fee application.	2.20
2/23/13	J.M. Friedman	Review loan files.	2.50
2/23/13	K.B. Braun	Review loan files.	1.20
2/24/13	D. Kovsky-Apap	Review loan files.	3.70
2/24/13	L.S. Welwarth	Review loan files.	1.20
2/24/13	M. Alexsy	Review loan files.	0.50
2/25/13	G. Apfel	Review loan files.	1.10
2/25/13	G. Apfel	Review loan files.	6.40
2/25/13	G. Apfel	Conference call with GMAC and PwC.	0.30
2/25/13	D.J. Detweiler	Review loan files.	0.90
2/25/13	J.M. Friedman	Review loan files.	5.25
2/25/13	D. Kovsky-Apap	Review loan files.	5.50
2/25/13	K. Kress	Review loan files.	1.80
2/25/13	D. Murphy	Review loan files.	1.40
2/25/13	D. Murray	Review loan files.	4.25
2/25/13	W.R. Wagner	Review loan files.	1.00
2/25/13	E.L. Coccia	Review loan files.	6.80
2/25/13	C.A. DiValentino	Review loan files.	4.20
2/25/13	A.L. Harris	Review loan files.	0.60
2/25/13	L.S. Welwarth	Review loan files.	5.20
2/25/13	M. Alexsy	Review loan files.	0.60
2/25/13	M. Alexsy	Work on fee applications.	2.20
2/26/13	G. Apfel	Legal review process.	1.80
2/26/13	G. Apfel	Review loan files.	5.30
2/26/13	D.J. Detweiler	Review loan files.	0.60
2/26/13	J.M. Friedman	Review loan files.	3.00
2/26/13	J.M. Friedman	Review critique by D. Apap.	0.50
2/26/13	D. Kovsky-Apap	Review loan files.	5.80
2/26/13	K. Kress	Review loan files.	0.50
2/26/13	D. Murphy	Review loan files.	4.30
2/26/13	D. Murphy	Legal review process - Remediation and collection activity instructions.	0.40
2/26/13	D. Murray	Review loan files.	1.50
2/26/13	K.B. Braun	Review loan files.	1.90
2/26/13	C. Kimmel	Legal review process.	1.30
2/26/13	B.F. Scotti	Review loan files.	2.00

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Date	Name	Services	Time
2/26/13	L.J. Casey	Work with PwC on loan review.	7.20
2/26/13	E.L. Coccia	Review loan files.	7.40
2/26/13	C.A. DiValentino	Review loan files.	1,70
2/26/13	A.L. Harris	Review loan files.	1.40
2/26/13	L.S. Welwarth	Review loan files.	3.30
2/27/13	G. Apfel	Legal review process.	1.60
2/27/13	G. Apfel	Review loan files.	2.70
2/27/13	G. Apfel	Work on fee application.	1.30
2/27/13	D.J. Detweiler		1.30
2/27/13	J.M. Friedman	Review loan files.	4.50
2/27/13	D. Kovsky-Apap	Participate in weekly update call with PwC and FRB.	0.70
2/27/13	D. Kovsky-Apap	Legal review process.	0.50
2/27/13	D. Kovsky-Apap	Review loan files.	5.90
2/27/13	K. Kress	Review loan files.	1.80
2/27/13	D. Murphy	Review loan files.	2.40
2/27/13	D. Murray	Review loan files.	1.75
2/27/13	K.B. Braun	Review loan files.	1.80
2/27/13	L.J. Casey	Review loan files.	7.60
2/27/13	E.L. Coccia	Review loan files.	1.50
2/27/13	A.L. Harris	Review loan files.	2.60
2/27/13	A. Mavraganis	Review loan files.	2.20
2/27/13	L.S. Welwarth	Review loan files.	3.60
2/27/13	M. Alexsy	Review loan files.	0.90
2/28/13	G. Apfel	Review loan files.	1.60
2/28/13	G. Apfel	Legal review process.	1.10
2/28/13	G. Apfel	Review loan files.	3.80
2/28/13	G. Apfel	Work on fee applications.	2.60
2/28/13	D.J. Detweiler	Review loan files.	3.50
2/28/13	J.M. Friedman	Review loan files.	5.50
2/28/13	D. Kovsky-Apap	Review loan files.	4.80
2/28/13	D. Kovsky-Apap	Review loan files.	0.60
2/28/13	D. Murphy	Review loan files.	0.20
2/28/13	D. Murray	Review loan files.	0.50
2/28/13	W.R. Wagner	Review loan files.	2.00
2/28/13	L.J. Casey	Review loan files.	7.20
2/28/13	E.L. Coccia	Review loan files.	0.10
2/28/13	C.A. DiValentino	Review loan files.	2.40
2/28/13	A.L. Harris	Review loan files.	0.20

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Date	Name	Services	Time
2/28/13	A. Mavraganis	Review loan files.	2.20
2/28/13	R.R. Tooley	Review loan files.	3.50
2/28/13	L.S. Welwarth	Review loan files.	0.20
2/28/13	M. Alexsy	Work on fee application.	3.50
2/28/13	M. Alexsy	Review loan files.	0.50
TOTAL CH	ARGEABLE HOURS	S	930.55
TOTAL FEI	ES		\$460,119.75

Meals

<u>Date</u>	Code	Description	<u>Units</u>	Cost	<u>Value</u>
02/04/13	CON1	Meals - FOUR SEASONS HOTEL PHILA. G. APFEL 11/26-28/12	1	60.66	60.66
02/05/13	CON1	G. APFEL 1/7-9/13 - MEALS FOUR SEASONS HOTEL, PHILA.	1	81.96	81.96
02/11/13	CON1	Meals - GARY APFEL - TRAVEL EXPENSES FOR 2/5-7/13 - LUNCH, CORNER BISTRO, PHILA. 2/6/13	1	24.73	24.73
02/11/13	CONI	Meals - GARY APFEL - TRAVEL EXPENSES FOR 2/5-7/13 - DINNER, CITRON & ROSE, PHILA. 2/6/13	1	105.63	105.63
02/11/13	CONI	Meals - GARY APFEL - TRAVEL EXPENSES - DINNER (Hamifgash Restaurant, Phila) 2/5/13	1	47.00	47.00
02/20/13	CON1	Meals - FOUR SEASONS HOTEL PHILA. G. APFEL 1/22/13-23/13 LODGING	1	47.55	47.55
02/26/13	CON1	Meals - GARY APFEL - TRAVEL EXPENSES FOR 2/19-21/13 - DINNER (PUBLIC HOUSE, PHILA) 2/19/13	1	74.32	74.32
02/26/13	CON1	Meals - GARY APFEL - TRAVEL EXPENSES FOR 2/19-21/13 - LUNCH (FT. WASHINGTON, PA) 2/20/13	1	18.58	18.58

GMAC Mortgage, LLC

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<u>Date</u>	Code	<u>Description</u>	<u>Units</u>	<u>Cost</u>	<u>Value</u>
02/26/13	CON1	Meals - GARY APFEL - TRAVEL EXPENSES FOR 2/19-21/13 - DINNER WITH ADAM KELLY OF PWC (ZAMA, PHILA)2/20/13	1	96.93	96.93
		SubTotal For: Meals			\$557.36

Court Liaison Card Fees

<u>Date</u>	<u>Code</u>	<u>Description</u>	<u>Units</u>	Cost	<u>Value</u>
02/13/13	FEE10	PACER SERVICES	1	268.80	268.80
02/13/13	FEE10	PACER SERVICES	1	319.50	319.50
02/13/13	FEE10	PACER SERVICES	1	30.60	30.60
02/13/13	FEE10	PACER SERVICES	1	430.40	430.40
02/13/13	FEE10	PACER SERVICES	1	10.40	10.40
02/13/13	FEE10	PACER SERVICES	1	16.80	16.80
02/13/13	FEE10	PACER SERVICES	1	388.00	388.00
02/13/13	FEE10	PACER SERVICES	1	3.60	3.60
02/28/13	FEE10	PACER SERVICES	1	272.60	272.60
		SubTotal For: Court Liaison Card Fees			\$1,740.70

Messenger Service

<u>Date</u>	Code	<u>Description</u>	<u>Units</u>	Cost	<u>Value</u>
02/05/13	MES4	FedEx: Kenneth Ziman and Jo NEW YORK CITY	1	19.65	19.65
02/05/13	MES4	FedEx: Tracy Davis, L Riff NEW YORK	1	19.65	19.65
02/05/13	MES4	FedEx: Tammy Hamzehpour FORT WASHINGTON	1	19.65	19.65
02/05/13	MES4	FedEx: Richard Cieri and Ra NEW YORK	1	19.65	19.65

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02/05/13	MES4	FedEx: Kenneth Eckstein NEW YORK CITY	1	19.65	19.65
02/05/13	MES4	FedEx: Larren M Nashelsky NEW YORK CITY	1	19.65	19.65
		SubTotal For: Messenger Service			\$117.90
Travel Ex	<u> (pense</u>				
<u>Date</u>	Code	Description	<u>Units</u>	Cost	<u>Value</u>
02/04/13	TRV1	Travel Expense - FOUR SEASONS HOTEL PHILA. G. APFEL 11/26-28/12 LODGING	1	865.60	865.60
02/04/13	TRV1	Travel Expense - D.KOVSKY-APAP - FOUR SEASONS HOTEL PHILA. 11/26-28/12 LODGING	1	846.72	846.72
02/05/13	TRV1	Travel Expense - FOUR SEASONS HOTEL PHILA. G. APFEL 1/7-9/13 LODGING	1	917.72	917.72
02/05/13	TRV1	Travel Expense - FOUR SEASONS HOTEL PHILA. D. KOVSKY APAP 1/7-9/13 LODGING	1	846.72	846.72
02/11/13	TRV1	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 2/5-7/13 - CAB FROM HOME TO LAX 2/5/13	1	56.00	56.00
02/11/13	TRV1	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 2/5-7/13 - CAB FROM LAX TO HOME 2/7/13	1	58.00	58.00
02/11/13	TRV1	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 2/5-7/13 - CAB FROM PHILADELPHIA AIRPORT TO HOTEL 2/5/13	1	35.34	35.34
02/12/13	TRV1	Travel Expense - DEBORAH KOVSKY- APAP - TOLLS FOR TRAVEL ON 11/24/12	1	11.06	11.06
02/13/13	TRV1	APFEL 012213 TO 012413 - AIRFARE LOS ANGELES TO PHILA ROUNDTRIP	1	630.60	630.60
02/13/13	TRV1	APFEL 020513 - AIRFARE LOS	1	1,161.58	1,161.58

ANGELES TO PHILA ROUNDTRIP

Ally Finand Client/Mat	GMAC Mortgage, LLC Ally Financial, Inc. Client/Matter Number: 139697.00002 March 12, 2013 Invoice: 10799617 Page 14					
02/20/13	TRV1	Travel Expense - BOSTON COACH G. APFEL 1/10/13 CAR SERVICE	1	103.92	103.92	
02/20/13	TRV1	Travel Expense - FOUR SEASONS HOTEL PHILA. G. APFEL 1/22/13-23/13 LODGING	1	583.00	583.00	
02/26/13	TRV1	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 2/19-21/13 - CAB FROM PHILADELPHIA AIRPORT TO HOTEL 2/19/13	1	35.34	35.34	
02/26/13	TRV1	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 2/19-21/13 - CAB HOME TO LAX	1	56.00	56.00	
02/26/13	TRV1	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 2/19-21/13 - CAB LAX TO HOME 2/21/13	1	58.00	58.00	
02/28/13	TRV1	APFEL 021913-022113 - AIRFARE	1	1,230.10	1,230.10	
		SubTotal For: Travel Expense			\$7,495.70	
TOTAL EX	TOTAL EXPENSES\$9,911.66					
TOTAL AMOUNT DUE						

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The following is a summary of the time dedicated and the fees charged to this matter by the Firm's professional staff:

		Hours	Rate	Fee
G. Apfel	Partner	146.50	850.00	124,525.00
D.J. Detweiler	Partner	20.40	635.00	12,954.00
J.M. Friedman	Partner	65.75	610.00	40,107.50
D. Kovsky-Apap	Partner	105.40	500.00	52,700.00
K. Kress	Partner	30.40	495.00	15,048.00
D. Murphy	Partner	17.20	550.00	9,460.00
D. Murray	Partner	20.45	545.00	11,145.25
W.R. Wagner	Partner	16.50	800.00	13,200.00
P.T. Wakiyama	Partner	0.50	575.00	287.50
A. Wisotsky	Partner	3.20	610.00	1,952.00
K.B. Braun	Of Counsel	22.70	470.00	10,669.00
C. Kimmel	Of Counsel	1.30	450.00	585.00
L.A. Poltrock	Of Counsel	24.50	380.00	9,310.00
B.F. Scotti	Of Counsel	17.90	470.00	8,413.00
R.L. Vanderpool, IV	Of Counsel	3.75	550.00	2,062.50
J. VandeWyngearde	Of Counsel	16.80	400.00	6,720.00
L.J. Casey	Contract Atty	107.50	470.00	50,525.00
E.L. Coccia	Associate	48.30	265.00	12,799.50
Andrea M. de Vries	Associate	19.90	405.00	8,059.50
C.A. DiValentino	Associate	16.40	325.00	5,330.00
A.L. Harris	Associate	18.80	290.00	5,452.00
C.B. Holtzman	Associate	53.80	365.00	19,637.00
A. Mavraganis	Associate	37.40	290.00	10,846.00
N.R. Smarr	Associate	3.60	365.00	1,314.00
R.R. Tooley	Associate	23.70	240.00	5,688.00
L.S. Welwarth	Associate	62.10	250.00	15,525.00
M. Alexsy	Paralegal	25.80	225.00	5,805.00
Total		930.55		\$460,119.75

Pepper Hamilton LLP

Suite 1670 Wells Fargo Tower 333 South Grand Avenue Los Angeles, CA 90071 213.293.3130

REMITTANCE PAGE

Tammy Hamzehpour, General Counsel GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034 William B. Solomon, Jr., General Counsel Ally Financial, Inc. 200 Renaissance Center Detroit, M 48265-2000

RE: Foreclosure Look Back Review

FOR PROFESSIONAL SERVICES RENDERED through March 31, 2013

Total Fees \$552,649.25

Total Expenses and Services \$5,137.99

Total Amount Due \$557,787.24

PLEASE RETURN WITH REMITTANCE

To Wire Payment Wells Fargo Bank, Philadelphia, PA ABA# 121000248; Acct#: 2 0000 492 01 046 Swift# WFBIUS6S

Pepper Hamilton LLP

Suite 1670 Wells Fargo Tower 333 South Grand Avenue Los Angeles, CA 90071 213.293.3130

Invoice Number: 10803878

Client/Matter Number: 139697.00002

April 24, 2013

Tammy Hamzehpour, General Counsel GMAC Mortgage, LLC 1100 Virginia Drive Fort Washington, PA 19034 William B. Solomon, Jr., General Counsel Ally Financial, Inc. 200 Renaissance Center Detroit, M 48265-2000

Requesting Attorney: Gary Apfel

Federal Identification No. 23-1433012

FOR PROFESSIONAL SERVICES RENDERED through March 31, 2013 as follows

RE: Foreclosure Look Back Review

Date	Name	Services	Time
3/1/13	G. Apfel	Work on loan review process.	0.90
3/1/13	G. Apfel	Conference call with PwC and Hudco.	0.80
3/1/13	G. Apfel	Work on legal review process.	4.60
3/1/13	G. Apfel	Review loan files.	1.10
3/1/13	J.M. Friedman	Review loan files.	5.25
3/1/13	D. Kovsky-Apap	Participate in status update call with PwC and Hudson Cook.	0.80
3/1/13	D. Kovsky-Apap	Review loan files.	2.30
3/1/13	D. Kovsky-Apap	Work on legal review process.	2,70
3/1/13	K. Kress	Review loan files.	3.10
3/1/13	D. Murphy	Review loan files.	3.20
3/1/13	C. Kimmel	Review loan files.	3.00
3/1/13	J. VandeWyngearde	Review loan files.	3.60
3/1/13	E.L. Coccia	Review loan files.	8.20
3/1/13	A.L. Harris	Review loan files.	2.10
3/1/13	A. Mavraganis	Review loan files.	0.50
3/1/13	L.S. Welwarth	Review loan files.	1.40
3/1/13	M. Alexsy	Work on interim fee applications.	4.60
3/1/13	M. Alexsy	Work on loan assignments.	1.00

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Date	Name	Services	Time
3/3/13	D. Kovsky-Apap	Review loan files.	4.00
3/4/13	G. Apfel	Work on loan review process.	1.70
3/4/13	G. Apfel	Work on legal review process.	1.40
3/4/13	G. Apfel	Conference call with GMAC, PwC and Hudco.	0.80
3/4/13	G. Apfel	Review loan files.	1.60
3/4/13	G. Apfel	Work on fee applications.	1.60
3/4/13	D.J. Detweiler	Review loan files.	4.00
3/4/13	D. Kovsky-Apap	Participate in status conference call with GMAC, PwC and Hudson Cook.	0.80
3/4/13	K. Kress	Review loan files.	2.40
3/4/13	D. Murphy	Review loan files.	4.40
3/4/13	W.R. Wagner	Review loan files.	3.00
3/4/13	C.B. Holtzman	Review loan files.	1.30
3/4/13	L.S. Welwarth	Review loan files.	1.60
3/4/13	M. Alexsy	Work on loan assignments.	1.50
3/4/13	M. Alexsy	Work on interim fee applications.	1.90
3/5/13	G. Apfel	Review loan files.	4.80
3/5/13	G. Apfel	Work on loan review process.	2.60
3/5/13	D. Kovsky-Apap	Work on legal review process.	4.10
3/5/13	K. Kress	Review loan files.	1.90
3/5/13	D. Murphy	Review loan files.	0.10
3/5/13	W.R. Wagner	Review loan files.	2.00
3/5/13	R.L. Vanderpool, IV	Review loan files.	1.00
3/5/13	L.J. Casey	Review loan files.	6.90
3/5/13	E.L. Coccia	Review loan files.	8.10
3/5/13	A.L. Harris	Review loan files.	0.30
3/5/13	A. Mavraganis	Review loan files.	3.60
3/5/13	L.S. Welwarth	Review loan files.	2.20
3/5/13	M. Alexsy	Work on interim fee application.	0.50
3/5/13	M. Alexsy	Work on loan assignments.	1.70
3/6/13	G. Apfel	Work on loan review process with PwC in Fort Washington.	7.10
3/6/13	G. Apfel	Meeting with GMAC and PwC in Fort Washington.	1.00
3/6/13	D. Kovsky-Apap	Meetings with PwC to work on loan review process.	7.30
3/6/13	D. Kovsky-Apap	Participate in meeting with GMAC re stay observations.	1.00
3/6/13	K. Kress	Review loan files.	1.00
3/6/13	D. Murphy	Review loan files.	2.70

Date	Name	Services	Time
3/6/13	D. Murray	Review loan files.	1.25
3/6/13	W.R. Wagner	Review loan files.	2.20
3/6/13	K.B. Braun	Review loan files.	0.20
3/6/13	C. Kimmel	Review loan files.	2.00
3/6/13	L.A. Poltrock	Review loan files.	2.70
3/6/13	R.L. Vanderpool, IV	Review loan files.	1.25
3/6/13	J. VandeWyngearde	Review loan files.	0.30
3/6/13	E.L. Coccia	Review loan files.	3.70
3/6/13	A.L. Harris	Review loan files.	1.20
3/6/13	C.B. Holtzman	Review loan files.	4.20
3/6/13	A. Mavraganis	Review loan files.	2.40
3/6/13	N.R. Smarr	Review loan files.	5.00
3/6/13	L.S. Welwarth	Review loan files.	5.00
3/6/13	M. Alexsy	Work on interim fee applications.	0.50
3/6/13	M. Alexsy	Work on loan assignments.	0.50
3/7/13	G. Apfel	Work on fee applications.	0.60
3/7/13	G. Apfel	Review loan files.	5.50
3/7/13	G. Apfel	Work on legal review process.	1.80
3/7/13	D. Kovsky-Apap	Review loan files.	1.00
3/7/13	K. Kress	Review Loan File.	0.70
3/7/13	D. Murphy	Review loan files.	1.10
3/7/13	D. Murray	Review loan files.	1.50
3/7/13	W.R. Wagner	Review loan files.	1.70
3/7/13	L.A. Poltrock	Review loan files.	1.40
3/7/13	R.L. Vanderpool, IV	Review loan files.	1.75
3/7/13	L.J. Casey	Review loan files.	6.20
3/7/13	C.A. DiValentino	Review loan files.	6.00
3/7/13	A.L. Harris	Review loan files.	2.70
3/7/13	C.B. Holtzman	Review loan files.	0.80
3/7/13	N.R. Smarr	Review loan files.	7.50
3/7/13	L.S. Welwarth	Review loan files.	1.50
3/7/13	M. Alexsy	Work on loan assignments.	0.60
3/8/13	G. Apfel	Conference call with PwC and Hudco.	0.80
3/8/13	G. Apfel	Work on legal review process.	1.60
3/8/13	G. Apfel	Review loan files.	5.40
3/8/13	D.J. Detweiler	Review loan files.	0.80

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Date	Name	Services	Time
3/8/13	D. Kovsky-Apap	Participate in weekly conference call with PwC and Hudson Cook.	0.60
3/8/13	D. Kovsky-Apap	Review loan files.	1.30
3/8/13	K. Kress	Review loan files.	1.70
3/8/13	D. Murphy	Review loan files.	0.10
3/8/13	D. Murray	Review loan files.	4.50
3/8/13	L.A. Poltrock	Review loan files.	3.30
3/8/13	B.F. Scotti	Review loan files.	2.00
3/8/13	R.L. Vanderpool, IV	Review loan files.	0.75
3/8/13	J. VandeWyngearde	Review loan files.	3.50
3/8/13	C.A. DiValentino	Review loan files.	5.00
3/8/13	A.L. Harris	Review loan files.	0.80
3/8/13	C.B. Holtzman	Review loan files.	3.10
3/8/13	A. Mavraganis	Review loan files.	2.50
3/8/13	N.R. Smarr	Review loan files.	5.20
3/8/13	L.S. Welwarth	Review loan files.	0.40
3/8/13	M. Alexsy	Work on loan assignments.	1.50
3/8/13	M. Alexsy	Work on interim fee application	0.80
3/9/13	R.R. Tooley	Review loan files.	5.00
3/10/13	G. Apfel	Review loan files.	3.40
3/10/13	J.M. Friedman	Review loan files.	7.50
3/10/13	D. Kovsky-Apap	Review loan files.	3.10
3/10/13	C. Kimmel	Review loan files.	1.50
3/10/13	L.J. Casey	Review loan files.	6.00
3/10/13	E.L. Coccia	Review loan files.	9.00
3/10/13	C.A. DiValentino	Review loan files.	2.00
3/10/13	A.L. Harris	Review loan files.	1.20
3/10/13	R.R. Tooley	Review loan files.	5.00
3/11/13	G. Apfel	Review loan files.	6.40
3/11/13	G. Apfel	Work on loan review process.	1.80
3/11/13	G. Apfel	Conference call with GMAC, PwC and Hudco.	0.80
3/11/13	G. Apfel	Work on fee application.	0.40
3/11/13	D.J. Detweiler	Review loan files.	3.70
3/11/13	J.M. Friedman	Review loan files.	7.50
3/11/13	D. Kovsky-Apap	Work on legal review process.	1.50
3/11/13	D. Kovsky-Apap	Review loan files.	4.10
3/11/13	D. Kovsky-Apap	Work on interim fee application.	0.70
3/11/13	K. Kress	Review loan files.	4.00

Date	Name	Services	Time
3/11/13	D. Murphy	Review loan files.	3.60
3/11/13	D. Murray	Review loan files.	2.75
3/11/13	W.R. Wagner	Review loan files.	2.00
3/11/13	C. Kimmel	Review loan files.	1.00
3/11/13	L.A. Poltrock	Review loan files.	3.10
3/11/13	B.F. Scotti	Review loan files.	5.80
3/11/13	R.L. Vanderpool, IV	Review loan files.	1.25
3/11/13	J. VandeWyngearde	Review loan files.	3.00
3/11/13	L.J. Casey	Review loan files.	6.00
3/11/13	L.J. Casey	Work on legal review process.	1.00
3/11/13	E.L. Coccia	Review loan files.	3.80
3/11/13	C.A. DiValentino	Review loan files.	8.00
3/11/13	A.L. Harris	Review loan files.	1.90
3/11/13	A. Mavraganis	Review loan files.	3.50
3/11/13	N.R. Smarr	Review loan files.	5.90
3/11/13	R.R. Tooley	Review loan files.	9.50
3/11/13	L.S. Welwarth	Review loan files.	3.00
3/11/13	M. Alexsy	Work on interim fee applications.	2.50
3/11/13	M. Alexsy	Work on loan assignments.	1.30
3/12/13	G. Apfel	Work on fee applications.	2.10
3/12/13	G. Apfel	Work on legal review process.	2.40
3/12/13	G. Apfel	Review loan files.	3.10
3/12/13	D.J. Detweiler	Review loan files.	1.50
3/12/13	D.J. Detweiler	Review loan files.	1.00
3/12/13	J.M. Friedman	Review loan files.	4.20
3/12/13	D. Kovsky-Apap	Review loan files.	4.70
3/12/13	K. Kress	Review loan files.	3.10
3/12/13	D. Murphy	Review loan files.	4.00
3/12/13	D. Murray	Review loan files.	2.25
3/12/13	D. Murray	Work on legal review process.	1.50
3/12/13	W.R. Wagner	Review loan files.	2.00
3/12/13	A. Wisotsky	Work on legal review process.	1.50
3/12/13	C. Kimmel	Review loan files.	1.80
3/12/13	B.F. Scotti	Review loan files.	1.50
3/12/13	R.L. Vanderpool, IV	Review loan files.	1.50
3/12/13	J. VandeWyngearde	Review loan files.	1.50
3/12/13	L.J. Casey	Review loan files.	4.20

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Date	Name	Services	Time
3/12/13	L.J. Casey	Review loan files.	1.70
3/12/13	E.L. Coccia	Review loan files.	2.40
3/12/13	C.A. DiValentino	Review loan files.	2.50
3/12/13	A.L. Harris	Review loan files.	1.90
3/12/13	C.B. Holtzman	Review loan files.	2.00
3/12/13	A. Mavraganis	Review loan files.	2.50
3/12/13	N.R. Smarr	Review loan files.	0.70
3/12/13	R.R. Tooley	Review loan files.	1.50
3/12/13	L.S. Welwarth	Review loan files.	3.90
3/12/13	M. Alexsy	Work on interim fee applications.	2.20
3/12/13	M. Alexsy	Work on loan assignments.	2.50
3/13/13	G. Apfel	Review loan files.	5.50
3/13/13	G. Apfel	Work on legal review process,	0.80
3/13/13	G. Apfel	Work on fee applications.	1.40
3/13/13	D.J. Detweiler	Review loan files.	0.50
3/13/13	D.J. Detweiler	Review loan files.	1.80
3/13/13	J.M. Friedman	Review loan files.	0.75
3/13/13	D. Kovsky-Apap	Work on interim fee application.	1.80
3/13/13	D. Kovsky-Apap	Participate in weekly status conference call with	0.70
		PwC and FRB.	
3/13/13	D. Kovsky-Apap	Review loan files.	5.90
3/13/13	D. Murphy	Review loan files.	0.20
3/13/13	D. Murray	Review loan files.	1.00
3/13/13	W.R. Wagner	Review loan files.	2.00
3/13/13	B.F. Scotti	Review loan files.	1.50
3/13/13	J. VandeWyngearde	Review loan files.	3.90
3/13/13	L.J. Casey	Review loan files.	2.50
3/13/13	E.L. Coccia	Review loan files.	2.60
3/13/13	C.A. DiValentino	Review loan files.	2.40
3/13/13	A.L. Harris	Review loan files.	1.60
3/13/13	C.B. Holtzman	Review loan files.	3.80
3/13/13	A. Mavraganis	Review loan files.	3.10
3/13/13	L.S. Welwarth	Review loan files.	3.00
3/13/13	M. Alexsy	Work on interim fee applications.	2.50
3/13/13	M. Alexsy	Work on loan assignments.	1.50
3/14/13	G. Apfel	Work on legal review process.	0.70
3/14/13	G. Apfel	Review loan files.	5.30
3/14/13	G. Apfel	Work on fee applications.	1.10
3/14/13	D.J. Detweiler	Review loan files.	1.50

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Date	Name	Services	Time
3/14/13	J.M. Friedman	Review loan files.	2.50
3/14/13	D. Kovsky-Apap	Work on interim fee application.	0.20
3/14/13	D. Kovsky-Apap	Review loan files.	3.90
3/14/13	D. Murphy	Review loan files.	1.00
3/14/13	D. Murray	Review loan files.	0.50
3/14/13	W.R. Wagner	Review loan files.	4.00
3/14/13	C. Kimmel	Review loan files.	2.00
3/14/13	L.A. Poltrock	Review loan files.	5.70
3/14/13	B.F. Scotti	Review loan files.	2.80
3/14/13	R.L. Vanderpool, IV	Review loan files.	0.25
3/14/13	E.L. Coccia	Review loan files.	1.50
3/14/13	A.L. Harris	Review loan files.	0.60
3/14/13	C.B. Holtzman	Review loan files.	3.10
3/14/13	A. Mavraganis	Review loan files.	2.00
3/14/13	L.S. Welwarth	Work on legal review process.	1.20
3/14/13	M. Alexsy	Finalize, file and serve interim fee applications.	2.80
3/14/13	M. Alexsy	Work on loan assignments.	1.40
3/15/13	G. Apfel	Work on loan review process.	0.70
3/15/13	G. Apfel	Conference call with PwC and Hudco and telephone call with PwC re loan review process.	1.10
3/15/13	G. Apfel	Review loan files.	5.40
3/15/13	D.J. Detweiler	Review loan files.	1.60
3/15/13	J.M. Friedman	Review loan files.	4.50
3/15/13	D. Kovsky-Apap	Review loan files.	4.70
3/15/13	D. Kovsky-Apap	Work with PwC on loan review process.	0.60
3/15/13	D. Murphy	Review loan files.	1.80
3/15/13	D. Murray	Review loan files.	2.25
3/15/13	W.R. Wagner	Review loan files.	6.00
3/15/13	C. Kimmel	Review loan files.	0.40
3/15/13	E.L. Coccia	Review loan files.	0.60
3/15/13	C.B. Holtzman	Review loan files.	2.40
3/15/13	N.R. Smarr	Review loan files.	3.20
3/15/13	L.S. Welwarth	Review loan files.	0.40
3/15/13	M. Alexsy	Work on loan assignments.	0.80
3/16/13	W.R. Wagner	Review loan files.	4.00
3/16/13	M. Alexsy	Work on loan assignments.	0.50
3/17/13	W.R. Wagner	Review loan files.	4.00
3/17/13	L.J. Casey	Review loan files.	1.50

Date	Name	Services	Time
3/17/13	A.L. Harris	Review loan files.	3.40
3/18/13	G. Apfel	Work on loan review process.	1.10
3/18/13	G. Apfel	Review loan files.	3.10
3/18/13	G. Apfel	Work on fee application.	0.40
3/18/13	D. Kovsky-Apap	Participate in weekly status update call with GMAC and PwC.	0.70
3/18/13	D. Kovsky-Apap	Review loan files.	7.70
3/18/13	K. Kress	Review loan files.	1.20
3/18/13	D. Murphy	Review loan files.	0.20
3/18/13	W.R. Wagner	Review loan files.	5.00
3/18/13	K.B. Braun	Review loan files.	0.20
3/18/13	L.J. Casey	Review loan files.	5.00
3/18/13	E.L. Coccia	Review loan files.	1.40
3/18/13	A.L. Harris	Review loan files.	0.60
3/18/13	C.B. Holtzman	Review loan files.	1.10
3/18/13	A. Mavraganis	Review loan files.	3.70
3/19/13	G. Apfel	Work on loan files.	6.20
3/19/13	G. Apfel	Work on legal review process.	2.10
3/19/13	D. Kovsky-Apap	Review loan files.	2.00
3/19/13	D. Kovsky-Apap	Work on legal review process.	1.10
3/19/13	K. Kress	Review loan files.	2.50
3/19/13	D. Murphy	Review loan files.	2.00
3/19/13	W.R. Wagner	Review loan files.	3.00
3/19/13	K.B. Braun	Review loan files.	1.00
3/19/13	L.J. Casey	Review loan files.	2.50
3/19/13	A.L. Harris	Review loan files.	0.40
3/19/13	C.B. Holtzman	Review loan files.	4.10
3/19/13	N.R. Smarr	Review loan files.	2.00
3/19/13	L.S. Welwarth	Review loan files.	0.40
3/20/13	G. Apfel	Work on loan review process.	2.80
3/20/13	G. Apfel	Work on legal review process.	1.40
3/20/13	G. Apfel	Meeting with GMAC and PwC in Fort Washington.	1.00
3/20/13	G. Apfel	Review loan files.	3.50
3/20/13	D.J. Detweiler	Review loan files.	0.30
3/20/13	J.M. Friedman	Review loan files.	0.50
3/20/13	D. Kovsky-Apap	Prepare for and participate in conference call with GMACM re open factual questions.	1.50
3/20/13	D. Kovsky-Apap	Review loan files.	1.60
3/20/13	D. Kovsky-Apap	Work on legal review process.	1.50

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Date	Name	Services	Time
3/20/13	K. Kress	Review loan files.	3.20
3/20/13	D. Murphy	Review loan files.	3.80
3/20/13	W.R. Wagner	Review loan files.	3.00
3/20/13	J. VandeWyngearde	Review loan files.	0.30
3/20/13	L.J. Casey	Review loan files.	1.00
3/20/13	L.J. Casey	Review loan files.	2.50
3/20/13	L.J. Casey	Review loan files.	4.10
3/20/13	E.L. Coccia	Review loan files.	2.70
3/20/13	C.A. DiValentino	Review loan files.	2.00
3/20/13	A.L. Harris	Review loan files.	5.80
3/20/13	C.B. Holtzman	Review loan files.	4.80
3/20/13	A. Mavraganis	Review loan files.	2.50
3/20/13	L.S. Welwarth	Review loan files.	3.10
3/20/13	M. Alexsy	Work on loan assignments.	0.90
3/21/13	G. Apfel	Work on loan review process.	1.60
3/21/13	G. Apfel	Work on legal review process.	1.10
3/21/13	G. Apfel	Review loan files.	5.60
3/21/13	J.M. Friedman	Review loan files.	2.50
3/21/13	D. Kovsky-Apap	Review loan files.	0.30
3/21/13	D. Kovsky-Apap	Work on legal review process.	0.40
3/21/13	K. Kress	Review loan files.	5.20
3/21/13	D. Murphy	Review loan files.	0.70
3/21/13	W.R. Wagner	Review loan files.	3.00
3/21/13	B.F. Scotti	Review loan files.	4.80
3/21/13	J. VandeWyngearde	Review loan files.	0.20
3/21/13	L.J. Casey	Review loan files.	6.70
3/21/13	E.L. Coccia	Review loan files.	6.70
3/21/13	C.A. DiValentino	Review loan files.	5.50
3/21/13	A.L. Harris	Review loan files.	3.80
3/21/13	C.B. Holtzman	Review loan files.	2.90
3/21/13	N.R. Smarr	Review loan files.	5.90
3/21/13	M. Alexsy	Work on loan assignments.	0.70
3/21/13	M. Alexsy	Work on monthly fee statements.	0.50
3/22/13	G. Apfel	Conference call with FRB, FDIC, PwC and Hudco.	0.60
3/22/13	G. Apfel	Work on loan review process.	1.10
3/22/13	G. Apfel	Work on legal review process.	1.30
3/22/13	G. Apfel	Review loan files.	5.10
3/22/13	J.M. Friedman	Review loan files.	1.00
3/22/13	D. Kovsky-Apap	Work on legal review process.	1.80
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Date	Name	Services	Time
3/22/13	D. Kovsky-Apap	Participate in weekly update call with PwC and FRB.	0.60
3/22/13	K. Kress	Review loan files.	1.50
3/22/13	D. Murphy	Review loan files.	3.10
3/22/13	W.R. Wagner	Review loan files.	3.00
3/22/13	C. Kimmel	Review loan files.	4.00
3/22/13	L.A. Poltrock	Review loan files.	1.60
3/22/13	L.J. Casey	Review loan files.	0.80
3/22/13	E.L. Coccia	Review loan files.	1.50
3/22/13	A.L. Harris	Review loan files.	1.20
3/22/13	C.B. Holtzman	Review loan files.	2.00
3/22/13	M. Alexsy	Draft and file Certificate of Service re Pepper Hamilton first interim fee application.	0.50
3/22/13	M. Alexsy	Draft and file Certificate of Service re Hudson Cook first interim fee application.	0.50
3/22/13	M. Alexsy	Work on loan assignments.	0.80
3/23/13	L.J. Casey	Review loan files.	1.40
3/24/13	D. Kovsky-Apap	Review loan files.	2.30
3/24/13	W.R. Wagner	Review loan files.	2.00
3/24/13	C. Kimmel	Review loan files.	1.00
3/24/13	B.F. Scotti	Review loan files.	4.40
3/24/13	L.J. Casey	Review loan files.	2.50
3/24/13	L.S. Welwarth	Review loan files.	2.10
3/24/13	M. Alexsy	Work on loan assignments.	0.50
3/25/13	G. Apfel	Work on fee application.	0.80
3/25/13	G. Apfel	Work on loan review process.	0.80
3/25/13	G. Apfel	Work on legal review process.	1.90
3/25/13	G. Apfel	Review loan files.	4.30
3/25/13	D.J. Detweiler	Review loan files.	0.60
3/25/13	J.M. Friedman	Review loan files.	1.75
3/25/13	D. Kovsky-Apap	Work on legal review process.	1.10
3/25/13	D. Kovsky-Apap	Review loan files.	0.70
3/25/13	K. Kress	Review loan files.	2.00
3/25/13	D. Murphy	Review loan files.	0.20
3/25/13	D. Murphy	Review loan files.	0.80
3/25/13	W.R. Wagner	Review loan files.	3.00
3/25/13	K.B. Braun	Review loan files.	1.00
3/25/13	L.A. Poltrock	Review loan files.	0.80
3/25/13	B.F. Scotti	Review loan files	1.70

Date	Name	Services	Time
3/25/13	J. VandeWyngearde	Review loan files.	0.20
3/25/13	L.J. Casey	Review loan files.	0.70
3/25/13	C.A. DiValentino	Review loan files.	3.00
3/25/13	A.L. Harris	Review loan files.	1.90
3/25/13	C.B. Holtzman	Review loan files.	1.90
3/25/13	A. Mavraganis	Review loan files.	3.50
3/25/13	N.R. Smarr	Review loan files.	5.00
3/25/13	M. Alexsy	Attention to necessary follow-up re fee applications and Judge's copies.	1.00
3/25/13	M. Alexsy	Work on loan assignments.	1.20
3/25/13	S. Ruck	Prepare and organize documents for delivery to bankruptcy court.	0.40
3/26/13	G. Apfel	Review loan files.	7.30
3/26/13	J.M. Friedman	Review loan files.	1.50
3/26/13	K. Kress	Review loan files.	3.10
3/26/13	D. Murphy	Review loan files.	4.40
3/26/13	D. Murphy	Review loan files.	0.30
3/26/13	W.R. Wagner	Review loan files.	3.00
3/26/13	B.F. Scotti	Review loan files.	1.80
3/26/13	L.J. Casey	Review loan files.	0.60
3/26/13	L.J. Casey	Review loan files.	2.30
3/26/13	L.J. Casey	Review loan files.	4.20
3/26/13	E.L. Coccia	Review loan files.	6.90
3/26/13	C.A. DiValentino	Review loan files.	2.50
3/26/13	N.R. Smarr	Review loan files.	1.20
3/26/13	R.R. Tooley	Review loan files.	2.50
3/26/13	M. Alexsy	Work on loan assignments.	1.20
3/26/13	M. Alexsy	Attention to necessary follow-up re fee applications and Judge's copies.	0.40
3/27/13	G. Apfel	Review loan files.	3.50
3/27/13	J.M. Friedman	Review loan files.	1.25
3/27/13	K. Kress	Review loan files.	2.80
3/27/13	D. Murphy	Review loan files.	2.40
3/27/13	W.R. Wagner	Review loan files.	3.00
3/27/13	A. Wisotsky	Review loan files.	0.20
3/27/13	C. Kimmel	Review loan files.	1.50
3/27/13	L.A. Poltrock	Review loan files.	0.80
3/27/13	L.J. Casey	Review loan files.	2.70
3/27/13	C.B. Holtzman	Review loan files.	3.30

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April 24, 2013

Date	Name	Services	Time
3/27/13	R.R. Tooley	Review loan files.	2.00
3/27/13	L.S. Welwarth	Work on legal review process.	0.50
3/27/13	L.S. Welwarth	Review loan files.	1.20
3/28/13	G. Apfel	Work on response to U.S. Trustee objection to fee application.	1.50
3/28/13	G. Apfel	Telephone calls with U.S. Trustee and FRB re fee application objection.	0.50
3/28/13	G. Apfel	Team call to review changes to sharepoint and observations reporting process.	3.00
3/28/13	G. Apfel	Work on loan review process.	1.30
3/28/13	G. Apfel	Work on legal review process.	1.10
3/28/13	J.M. Friedman	Team call to review changes to sharepoint and observations reporting process.	3.00
3/28/13	D. Kovsky-Apap	Work on legal review process.	0.50
3/28/13	D. Kovsky-Apap	Team call to review changes to SharePoint and observations reporting process.	3.00
3/28/13	D. Kovsky-Apap	Review loan files.	3.70
3/28/13	D. Kovsky-Apap	Work on response to U.S.T. fee objection.	0.90
3/28/13	K. Kress	Review loan files.	1.70
3/28/13	K. Kress	Team call to review changes to Sharepoint and observations reporting process.	2.70
3/28/13	D. Murphy	Review loan files.	0.20
3/28/13	D. Murphy	Team call to review changes to Sharepoint and observation reporting process.	3.00
3/28/13	D. Murray	Team call to review changes to Sharepoint and observations reporting process.	2.00
3/28/13	W.R. Wagner	Team call to review changes to SharePoint and observations reporting process.	1.50
3/28/13	W.R. Wagner	Review loan files.	4.00
3/28/13	A. Wisotsky	Team call to review changes to Sharepoint and observations reporting process.	1.50
3/28/13	K.B. Braun	Team call to review changes to SharePoint and observations reporting process.	2.80
3/28/13	C. Kimmel	Team call to review changes to share point and observations reporting process.	2.30
3/28/13	L.A. Poltrock	Review loan files.	0.70
3/28/13	L.A. Poltrock	Team call to review changes to SharePoint and observations reporting process.	2.90
3/28/13	B.F. Scotti	Team call to review changes to SharePoint and observations reporting process.	3.00

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April 24, 2013

Date	Name	Services	Time
3/28/13	J. VandeWyngearde	Team call to review changes to SharePoint and observations reporting process.	3.00
3/28/13	L.J. Casey	Team call to review changes to SharePoint and observations reporting process.	3.00
3/28/13	L.J. Casey	Review loan files.	1.50
3/28/13	E.L. Coccia	Team call to review changes to SharePoint and observations reporting process	3.10
3/28/13	C.A. DiValentino	Team call to review changes to SharePoint and observations reporting process.	3.00
3/28/13	C.A. DiValentino	Review loan files.	1.00
3/28/13	A.L. Harris	Review loan files.	2.40
3/28/13	A.L. Harris	Team call to review changes to SharePoint and observations reporting process.	3.00
3/28/13	C.B. Holtzman	Team call to review changes to SharePoint and observations reporting process	3.00
3/28/13	A. Mavraganis	Team call to review changes to SharePoint and observations reporting process.	2.90
3/28/13	N.R. Smarr	Team call to review changes to SharePoint and observations reporting process.	2.00
3/28/13	L.S. Welwarth	Team call to review changes to SharePoint and observations reporting process.	2.00
3/29/13	G. Apfel	Work on presentation to U.S. Trustee in support of fee application.	3.10
3/29/13	G. Apfel	Review loan files.	4.40
3/29/13	J.M. Friedman	Review loan files.	2.50
3/29/13	D. Kovsky-Apap	Review loan files.	2.20
3/29/13	D. Kovsky-Apap	Work on response to UST's objection to fee application.	4.10
3/29/13	D. Murphy	Review loan files.	2.30
3/29/13	D. Murray	Review loan files.	1.25
3/29/13	W.R. Wagner	Review loan files.	6.00
3/29/13	A. Wisotsky	Review loan files.	1.60
3/29/13	K.B. Braun	Review loan files.	2.20
3/29/13	B.F. Scotti	Review loan files.	4.40
3/29/13	L.J. Casey	Review loan files.	0.50
3/29/13	E.L. Coccia	Review loan files.	3.50
3/29/13	A.L. Harris	Review loan files.	1.40
3/29/13	C.B. Holtzman	Review loan files.	3.10
3/29/13	A. Mavraganis	Review loan files.	3.20
3/29/13	M. Alexsy	Work on loan assignments.	1.60

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Date	Name	Services	Time
3/29/13	M. Alexsy	Work re objections to fee applications.	2.70
3/30/13	D. Kovsky-Apap	Work on response to UST objection to fee application.	1.10
3/30/13	W.R. Wagner	Review loan files.	5.00
3/31/13	G. Apfel	Work on presentation to U.S. Trustee.	2.20
3/31/13	G. Apfel	Review loan files.	4.90
3/31/13	D. Kovsky-Apap	Work on response to UST objection to fee application.	2.00
3/31/13	D. Kovsky-Apap	Review loan files.	1.50
3/31/13	W.R. Wagner	Review loan files.	2.00
3/31/13	C. Kimmel	Review loan files.	1.50
TOTAL CH	ARGEABLE HOURS		1,093.60
TOTAL FE	ES		\$552,649.25

Meals

<u>Date</u>	Code	<u>Description</u>	<u>Units</u>	Cost	<u>Value</u>
03/11/13	CON1	Out of Town Meals - GARY APFEL - 3/5/13 DINNER	1	20.00	20.00
03/11/13	CON1	Out of Town Meals - GARY APFEL - 3/6/13 DINNER	1	20.00	20.00
03/15/13	CON1	Out of Town Meals - DEBORAH KOVSKY-APAP - TRAVEL TO PHILADELPHIA 3/5-8/13 - LUNCH/SNACKS 3/6/13	1	10.42	10.42
03/25/13	CON1	Out of Town Meals - GARY APFEL - EXPENSES FOR 3/19-21/13 - DINNER WITH ADAM KELLY OF PWC 3/20/13	1	40.00	40.00
03/25/13	CON1	Out of Town Meals - GARY APFEL - EXPENSES FOR 3/19-21/13 - DINNER 3/19/13	1	20.00	20.00
03/25/13	CON1	Out of Town Meals - GARY APFEL - EXPENSES FOR 3/19-21/13 - LUNCH WITH ADAM KELLY OF PWC 3/20/13	1	20.00	20.00

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April 24, 2013

<u>Date</u>	Code	Description	<u>Units</u>	Cost	<u>Value</u>
		SubTotal For: Meals			\$130.42

Docket Search

<u>Date</u>	<u>Code</u>	<u>Description</u>	<u>Units</u>	Cost	<u>Value</u>
03/13/13	DKT3	100112 - 123112 - PACER SERVICE	1	296.60	296.60
03/13/13	DKT3	100112 - 123112 - PACER SERVICE	1	22.70	22.70
		SubTotal For: Docket Search			\$319.30

Messenger Service

<u>Date</u>	<u>Code</u>	<u>Description</u>	<u>Units</u>	Cost	<u>Value</u>
03/19/13	MES4	FedEx: Kenneth S,Ziman & Jo NEW YORK CITY	1	16.83	16.83
03/19/13	MES4	FedEx: Eric J Small, Esq POUGHKEEPSIE	1	16.83	16.83
03/19/13	MES4	FedEx: Larren M Nashelsky, NEW YORK CITY	1	16.83	16.83
03/19/13	MES4	FedEx: Richard M Cieri & R NEW YORK	1	15.53	15.53
03/19/13	MES4	FedEx: Tracy Hope Davis,Lin NEW YORK	1	15.53	15.53
03/19/13	MES4	FedEx: Kenneth H Eckstein, NEW YORK CITY	1	16.83	16.83
03/19/13	MES4	FedEx: Tammy Hamzehpour FORT WASHINGTON	1	16.83	16.83
		SubTotal For: Messenger Service			\$115.21

Travel Expense

Date	Code	Description	<u>Units</u>	Cost	<u>Value</u>
03/11/13	TRV1	Travel Expense - GARY APFEL - 3/7/13 CAB FROM LAX TO HOME	1	58.00	58.00
03/11/13	TRV1	Travel Expense - GARY APFEL - 3/5/13 CAB FROM HOME TO LAX	1	58.00	58.00

GMAC Mortgage, LLC
Ally Financial, Inc.

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	03/11/13	TRV1	Travel Expense - GARY APFEL - 3/5/13 CAB FROM PHILA AIRPORT TO HOTEL	1	35.46	35.46
	03/14/13	TRV1	Travel Expense - BOSTON COACH G. APFEL 2/7/13 CAR SERVICE TO FORT WASHINGTON	1	103.92	103.92
	03/14/13	TRV1	Travel Expense - BOSTON COACH G. APFEL 2/21/13 CAR SERVICE FROM HOTEL TO PHILADELPHIA AIRPORT	1	78.66	78.66
	03/15/13	TRV1	Travel Expense - DEBORAH KOVSKY-APAP - TRAVEL TO PHILADELPHIA 3/5-8/13 - CAB FROM AIRPORT 3/5/13	1	35.46	35.46
	03/15/13	TRV1	Travel Expense - DEBORAH KOVSKY- APAP - TRAVEL TO PHILADELPHIA 3/5- 8/13 - DELTA INTERNET 3/8/13	1	5.95	5.95
	03/15/13	TRV1	Travel Expense - DEBORAH KOVSKY- APAP - TRAVEL TO PHILADELPHIA 3/5- 8/13 - AIRPORT PARKING	1	66.00	66.00
	03/15/13	TRV1	Travel Expense - DEBORAH KOVSKY- APAP - TRAVEL TO PHILADELPHIA 3/5- 8/13 - HERTZ RENTAL CAR	1	73.78	73.78
	03/15/13	TRV1	Travel Expense - DEBORAH KOVSKY-APAP - TRAVEL TO PHILADELPHIA 3/5-8/13 - DELTA INTERNET 3/5/13	1	5.95	5.95
	03/22/13	TRV1	Travel Expense - DEBORAH KOVSKY-APAP - ADDITIONAL EXPENSES RELATED TO PHILLY TRIP (3/5-7/13) - INTERNET	1	36.00	36.00
	03/22/13	TRV1	Travel Expense - DEBORAH KOVSKY-APAP - ADDITIONAL EXPENSES RELATED TO PHILLY TRIP (3/5-7/13) - PARKING	1	49.00	49.00
	03/25/13	TRV1	Travel Expense - GARY APFEL - EXPENSES FOR 3/19-21/13 - CAB FROM HOME TO LAX 3/19/13	1	57.00	57.00
	03/25/13	TRV1	Travel Expense - GARY APFEL - EXPENSES FOR 3/19-21/13 - CAB FROM PHILA AIRPORT TO HOTEL 3/19/13	1	35.46	35.46

GMAC Mortgage, LLC Ally Financial, Inc. Client/Matter Number: 139697.00002 April 24, 2013					Invoice: 10803878 Page 17		
03/25/13	TRV1	Travel Expense - GARY APFEL - EXPENSES FOR 3/19-21/13 - CAB TO PHILADELPHIA AIRPORT 3/21/13	1	36.94	36.94		
03/25/13	TRV1	Travel Expense - GARY APFEL - EXPENSES FOR 3/19-21/13 - CAB FROM LAX TO HOME 3/21/13	1	58.00	58.00		
		SubTotal For: Travel Expense			\$793.58		
Travel Ex	pense						
<u>Date</u>	Code	Description	<u>Units</u>	Cost	<u>Value</u>		
03/01/13	TRV2	KOVSKY APAP - 04/30/2013- COACH CLASS AIRFARE TO PHILADELPHIA	1	599.50	599.50		
03/01/13	TRV2	KOVSKY APAP - 03/05/2013- COACH CLASS AIRFARE TO PHILADELPHIA	1	658.30	658.30		
03/19/13	TRV2	APFEL 03/05/13 - AIRFARE LOS ANGELES TO PHILA ROUNDTRIP; COACH CLASS AIRFARE COMPLIMENTARY UPGRADE	1	1,340.08	1,340.08		
03/27/13	TRV2	APFEL 03/19/13 - AIRFARE LOS ANGELES TO PHILA ROUNDTRIP; COACH CLASS AIRFARE COMPLIMENTARY UPGRADE	1	1,181.60	1,181.60		
		SubTotal For: Travel Expense			\$3,779.48		
TOTAL EXPENSES							
TOTAL A	MOUNT D	DUE	***************************************	<u>\$55</u>	7,787.24		

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GMAC Mortgage, LLC Ally Financial, Inc.

Client/Matter Number: 139697.00002

April 24, 2013

The following is a summary of the time dedicated and the fees charged to this matter by the Firm's professional staff:

		Hours	Rate	Fee
G. Apfel	Partner	166.70	850.00	141,695.00
D.J. Detweiler	Partner	17.30	635.00	10,985.50
J.M. Friedman	Partner	46.20	610.00	28,182.00
D. Kovsky-Apap	Partner	100.10	500.00	50,050.00
K. Kress	Partner	43.80	495.00	21,681.00
D. Murphy	Partner	45.60	550.00	25,080.00
D. Murray	Partner	20.75	545.00	11,308.75
W.R. Wagner	Partner	79.40	800.00	63,520.00
A. Wisotsky	Partner	4.80	610.00	2,928.00
K.B. Braun	Of Counsel	7.40	470.00	3,478.00
C. Kimmel	Of Counsel	22.00	450.00	9,900.00
L.A. Poltrock	Of Counsel	23.00	380.00	8,740.00
B.F. Scotti	Of Counsel	33.70	470.00	15,839.00
R.L. Vanderpool, IV	Of Counsel	7.75	550.00	4,262.50
J. VandeWyngearde	Of Counsel	19.50	400.00	7,800.00
L.J. Casey	Contract Atty	78.00	470.00	36,660.00
E.L. Coccia	Associate	65.70	265.00	17,410.50
C.A. DiValentino	Associate	42.90	325.00	13,942.50
A.L. Harris	Associate	38.20	290.00	11,078.00
C.B. Holtzman	Associate	46.90	365.00	17,118.50
A. Mavraganis	Associate	35.90	290.00	10,411.00
N.R. Smarr	Associate	43.60	365.00	15,914.00
R.R. Tooley	Associate	25.50	240.00	6,120.00
L.S. Welwarth	Associate	32.90	250.00	8,225.00
M. Alexsy	Paralegal	45.60	225.00	10,260.00
S. Ruck	Paralegal	0.40	150.00	60.00
Total		1093.60		\$552,649.25

Pepper Hamilton LLP

Suite 1670 Wells Fargo Tower 333 South Grand Avenue Los Angeles, CA 90071 213.293.3130

REMITTANCE PAGE

Invoice Number: 10810412

May 17, 2013

Matter Number: 139697.00002

Tammy Hamzehpour, General Counsel Ally Financial, Inc. 1100 Virginia Drive Fort Washington, PA 19034 William B. Solomon, Jr., General Counsel Ally Financial, Inc. 200 Renaissance Center Detroit, M 48265-2000

RE: Foreclosure Look Back Review

FOR PROFESSIONAL SERVICES RENDERED through April 30, 2013

Total Fees \$527,475.50

Total Expenses and Services \$6,038.44

Total Amount Due \$533,513.94

PLEASE RETURN WITH REMITTANCE

To Wire Payment Wells Fargo Bank, Philadelphia, PA ABA# 121000248; Acct#: 2 0000 492 01 046 Swift# WFBIUS6S

Pepper Hamilton LLP

Suite 1670 Wells Fargo Tower 333 South Grand Avenue Los Angeles, CA 90071 213.293.3130

Invoice Number: 10810412

Client/Matter Number: 139697.00002

May 17, 2013

Tammy Hamzehpour, General Counsel Ally Financial, Inc. 1100 Virginia Drive Fort Washington, PA 19034 William B. Solomon, Jr., General Counsel Ally Financial, Inc.

200 Renaissance Center Detroit, M 48265-2000

Requesting Attorney: Gary Apfel

Federal Identification No. 23-1433012

FOR PROFESSIONAL SERVICES RENDERED through April 30, 2013 as follows

RE: Foreclosure Look Back Review

Date	Name	Services	Time
4/1/13	K. Kress	Review loan files.	2.00
4/1/13	D. Murphy	Review loan files.	2.00
4/1/13	W.R. Wagner	Review loan files.	6.00
4/1/13	K.B. Braun	Review loan files.	0.20
4/1/13	C. Kimmel	Review loan files.	5.00
4/1/13	L.A. Poltrock	Review loan files.	0.80
4/1/13	A.L. Harris	Review loan files.	3.10
4/1/13	C.B. Holtzman	Review loan files.	2.90
4/1/13	N.R. Smarr	Review loan files.	8.30
4/1/13	M. Alexsy	Work on loan assignments.	1.00
4/1/13	M. Alexsy	Work on fee applications.	0.80
4/2/13	G. Apfel	Work on presentation to U.S. Trustee.	1.80
4/2/13	G. Apfel	Review loan files.	3.10
4/2/13	G. Apfel	Prepare for meeting with FRB.	2.10
4/2/13	J.M. Friedman	Review loan files.	2.00
4/2/13	W.R. Wagner	Review loan files.	5.00
4/2/13	K.B. Braun	Review loan files.	0.10
4/2/13	C. Kimmel	Review loan files.	1.50
4/2/13	B.F. Scotti	Review loan files.	1.20
4/2/13	L.J. Casey	Review loan files.	0.80

Ally Financial, Inc.
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Date	Name	Services	Time
4/2/13	E.L. Coccia	Revise detailed summary of Work on Sharepoint	0.40
		Instructions Sheet	
4/2/13	A.L. Harris	Review loan files.	0.60
4/2/13	A. Mavraganis	Review loan files.	1.80
4/2/13	A. Mavraganis	Review loan files.	2.00
4/2/13	M. Alexsy	Work on loan assignments.	1.00
4/2/13	M. Alexsy	Work on fee application.	0.50
4/3/13	G. Apfel	Prepare for meeting with FRB and participate in meeting.	2.60
4/3/13	G. Apfel	Work on loan review process.	1.40
4/3/13	G. Apfel	Prepare presentation to U.S. Trustee re fee application.	1.90
4/3/13	G. Apfel	Conference call with U.S. Trustee re fee application.	1.30
4/3/13	J.M. Friedman	Review loan files.	2.00
4/3/13	R. Hertzberg	Telephone call with D. Kovsky re objection filed to fee request by UST.	0.20
4/3/13	D. Kovsky-Apap	Give presentation to FRB re review process and progress.	0.80
4/3/13	D. Kovsky-Apap	Prepare for and participate in conference call with UST re fee application.	2.80
4/3/13	D. Kovsky-Apap	Review loan files.	1.90
4/3/13	D. Murphy	Review loan files.	2.30
4/3/13	W.R. Wagner	Review loan files.	4.00
4/3/13	C. Kimmel	Review loan files.	0.30
4/3/13	L.J. Casey	Meet with regulators to review loan process.	0.80
4/3/13	L.J. Casey	Review loan files.	4.50
4/3/13	L.J. Casey	Work on loan review process.	1.00
4/3/13	N.R. Smarr	Review loan files.	2.00
4/3/13	M. Alexsy	Work on fee application.	1.80
4/3/13	M. Alexsy	Work on loan assignments.	1.20
4/4/13	G. Apfel	Work on response to U.S. Trustee objection to fee application.	1.20
4/4/13	G. Apfel	Review loan files.	4.10
4/4/13	G. Apfel	Work on legal review.	1.60
4/4/13	G. Apfel	Work on remediation framework.	0.60
4/4/13	J.M. Friedman	Review loan files.	0.50
4/4/13	R. Hertzberg	Review fee application of Pepper and objection filed by the UST.	0.60
4/4/13	R. Hertzberg	Conference call with D. Kovsky and G. Apfel re addressing objections filed by UST to our fee request.	0.60

Date	Name	Services	Time
4/4/13	R. Hertzberg	Telephone call with G. Apfel re position on doing a supplemental application and process.	0.20
4/4/13	D. Kovsky-Apap	Confer with R. Hertzberg and G. Apfel re responding to UST's objection.	0.50
4/4/13	D. Kovsky-Apap	Telephone conference with S. Henry re adjournment of hearing.	0.10
4/4/13	D. Kovsky-Apap	Review loan files.	0.90
4/4/13	D. Murphy	Review loan files.	1.50
4/4/13	W.R. Wagner	Review loan files.	4.00
4/4/13	L.J. Casey	Review loan files.	0.40
4/4/13	E.L. Coccia	Review loan files.	11.60
4/4/13	A.L. Harris	Review loan files.	3.10
4/4/13	C.B. Holtzman	Review loan files.	3.80
4/4/13	N.R. Smarr	Review loan files.	1.00
4/4/13	L.S. Welwarth	Review loan files.	2.40
4/4/13	S. Henry	Communications with D. Kovsky-Apap re adjournment of April 11 hearing on Pepper fee application	0.30
4/5/13	G. Apfel	Work on response to U.S. Trustee objections.	0.40
4/5/13	G. Apfel	Work on legal review process - Hard stop on stay review; second individual tested; Calculation of BK non default review period; modified review for Chapter 7 with intent to keep property; change in borrower intent; observation language requested by GMAC; treatment of property inspections; telephone calls; credit bureau reports; property preservation and loan modifications; foreclosures on date of bankruptcy petition.	2.20
4/5/13	G. Apfel	Review loan files.	4.50
4/5/13	J.M. Friedman	Review loan files.	1.50
4/5/13	D. Kovsky-Apap	Review multiple loan files to determine applicable stay period and fees information.	2.30
4/5/13	D. Kovsky-Apap	Work on response to UST's objection to fee application.	1.00
4/5/13	D. Kovsky-Apap	Telephone and email to B. Masumoto re adjournment of hearing.	0.20
4/5/13	D. Murphy	Review loan files.	3.50
4/5/13	D. Murray	Review loan files.	0.50
4/5/13	W.R. Wagner	Review loan files.	5.00
4/5/13	K.B. Braun	Review loan files.	1.50
4/5/13	C. Kimmel	Review loan files.	1.20

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Date	Name	Services	Time
4/5/13	L.A. Poltrock	Review loan files.	0.90
4/5/13	B.F. Scotti	Review loan files	2.10
4/5/13	E.L. Coccia	Review loan files.	4.70
4/5/13	C.B. Holtzman	Review loan files.	2.40
4/5/13	A. Mavraganis	Review loan files.	1.80
4/6/13	W.R. Wagner	Review loan files.	3.00
4/6/13	A.L. Harris	Review loan files.	0.60
4/6/13	L.S. Welwarth	Review loan files.	3.20
4/7/13	D. Kovsky-Apap	Review loan files.	2.30
4/7/13	W.R. Wagner	Review loan files.	2.00
4/7/13	B.F. Scotti	Review loan files	1.30
4/7/13	E.L. Coccia	Review loan files.	2.00
4/7/13	C.A. DiValentino	Review loan files.	4.75
4/7/13	L.S. Welwarth	Review loan files.	3.20
4/8/13	G. Apfel	Review loan files.	2.40
4/8/13	J.M. Friedman	Review loan files.	4.00
4/8/13	R. Hertzberg	Conference with D. Kovsky re adjournment of fee	0.30
		hearing and getting UST response and review emails	
		with UST re position on adjournment and new date.	
4/8/13	D. Kovsky-Apap	Review loan files.	0.50
4/8/13	D. Kovsky-Apap	Confer with chambers and UST re adjourning hearing on Pepper fee application.	0.40
4/8/13	D. Kovsky-Apap	Discussion with R. Hertzberg re adjournment of	0.30
		hearing on fee application.	
4/8/13	K. Kress	Review loan files.	4.20
4/8/13	D. Murphy	Review loan files.	4.40
4/8/13	D. Murray	Review loan files.	1.75
4/8/13	W.R. Wagner	Review loan files.	3.00
4/8/13	A. Wisotsky	Review loan files.	0.90
4/8/13	K.B. Braun	Review loan files.	0.60
4/8/13	C. Kimmel	Review loan files.	2.25
4/8/13	L.A. Poltrock	Review loan files.	1.40
4/8/13	B.F. Scotti	Review loan files	8.30
4/8/13	L.J. Casey	Review loan files.	4.10
4/8/13	E.L. Coccia	Review loan files.	4.30
4/8/13	C.A. DiValentino	Review loan files.	5.00
4/8/13	A.L. Harris	Review loan files.	5.00
4/8/13	C.B. Holtzman	Review loan files.	3.30
4/8/13	A. Mavraganis	Review loan files.	4.70
4/8/13	N.R. Smarr	Review loan files.	6.50

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Date	Name	Services	Time
4/8/13	R.R. Tooley	Review loan files.	1.50
4/8/13	L.S. Welwarth	Review loan files.	0.40
4/9/13	G. Apfel	Review loan files.	3.80
4/9/13	G. Apfel	Work on legal review process. Revise Sharepoint instructions.	0.90
4/9/13	J.M. Friedman	Review loan files.	2.75
4/9/13	D. Kovsky-Apap	Confer with R. Hertzberg and M.E. Alexsy re hearing on objection to fee application.	0.20
4/9/13	D. Kovsky-Apap	Review draft agenda from debtors' counsel.	0.10
4/9/13	D. Kovsky-Apap	Correspondence with E. Richards re adjournment of hearing on objection to fee application.	0.10
4/9/13	D. Kovsky-Apap	Review loan files.	0.20
4/9/13	K. Kress	Review loan files.	3.30
4/9/13	D. Murphy	Review loan files.	3.10
4/9/13	D. Murray	Review loan files.	2.00
4/9/13	W.R. Wagner	Review loan files.	3.00
4/9/13	L.A. Poltrock	Review loan files.	1.00
4/9/13	B.F. Scotti	Review loan files	3.70
4/9/13	E.L. Coccia	Review loan files.	2.20
4/9/13	C.A. DiValentino	Review loan files.	2.50
4/9/13	A.L. Harris	Review loan files.	0.90
4/9/13	C.B. Holtzman	Review loan files.	2.60
4/9/13	A. Mavraganis	Review loan files.	2.40
4/9/13	R.R. Tooley	Review loan files.	3.50
4/9/13	L.S. Welwarth	Review loan files.	2.00
4/10/13	G. Apfel	Review loan files.	4.10
4/10/13	G. Apfel	Work on fee applications.	0.40
4/10/13	J.M. Friedman	Review loan files.	1.00
4/10/13	D. Kovsky-Apap	Confer with R. Hertzberg, G. Apfel and debtors' counsel re hearing on fee application.	0.40
4/10/13	D. Kovsky-Apap	Receive and review draft notice of adjournment of hearing on Hudson Cook's fee application (to be filed by Pepper).	0.10
4/10/13	D. Murphy	Review loan files.	1.00
4/10/13	W.R. Wagner	Review loan files.	4.00
4/10/13	K.B. Braun	Review loan files.	1.10
4/10/13	C. Kimmel	Review loan files.	3.75
4/10/13	L.A. Poltrock	Review loan files.	2.50
4/10/13	B.F. Scotti	Review loan files.	3.50
4/10/13	L.J. Casey	Review loan files.	2.60

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Date	Name	Services	Time
4/10/13	E.L. Coccia	Review loan files.	2.80
4/10/13	C.A. DiValentino	Review loan files.	1.25
4/10/13	C.B. Holtzman	Review loan files.	2.60
4/10/13	A. Mavraganis	Review loan files.	1.60
4/10/13	R.R. Tooley	Review loan files.	7.00
4/11/13	G. Apfel	Review loan files.	3.60
4/11/13	G. Apfel	Work on fee application.	0.70
4/11/13	D. Kovsky-Apap	Confer with L. Casey and E. Richards re discussion of Pepper Hamilton at hearing on fee applications.	0.30
4/11/13	D. Kovsky-Apap	Review loan files.	4.10
4/11/13	D. Kovsky-Apap	Confer with G. Apfel and R. Hertzberg re	0.20
		adjournment of hearing.	
4/11/13	W.R. Wagner	Review loan files.	4.00
4/11/13	K.B. Braun	Review loan files.	1.90
4/11/13	L.A. Poltrock	Review loan files.	0.80
4/11/13	L.J. Casey	Telephonically attend fee application court hearing.	2.40
4/11/13	L.J. Casey	Review loan files.	0.30
4/11/13	E.L. Coccia	Review loan files.	3.70
4/11/13	C.B. Holtzman	Review loan files.	3.10
4/11/13	A. Mavraganis	Review loan files.	2.20
4/11/13	R.R. Tooley	Review loan files.	5.00
4/12/13	G. Apfel	Review loan files.	2.10
4/12/13	D. Kovsky-Apap	Review loan files.	1.80
4/12/13	D. Kovsky-Apap	Respond to reviewer questions regarding legal issues arising in determination of stay period and stay violations.	0.30
4/12/13	D. Kovsky-Apap	Email to N. Meliti at PwC re tracking issues.	0.10
4/12/13	D. Kovsky-Apap	Participate in status update conference call with PwC and Hudson Cook.	0.10
4/12/13	D. Kovsky-Apap	Review summary of fee application hearing.	0.50
4/12/13	K. Kress	Review loan files.	1.50
4/12/13	D. Murray	Review loan files.	2.75
4/12/13	W.R. Wagner	Review loan files.	4.00
4/12/13	A. Wisotsky	Review loan files.	0.25
4/12/13	K.B. Braun	Review loan files.	5.40
4/12/13	L.J. Casey	Prepare email to G. Apfel and D. Kovsky-Apap re: fee application court hearing.	0.40
4/12/13	L.J. Casey	Review loan files.	0.50
4/12/13	E.L. Coccia	Review loan files.	3.00
4/12/13	C.A. DiValentino	Review loan files.	6.00

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Date	Name	Services	Time
4/12/13	A.L. Harris	Review loan files.	0.70
4/12/13	C.B. Holtzman	Review loan files.	4.20
4/12/13	R.R. Tooley	Review loan files.	8.50
4/12/13	L.S. Welwarth	Review loan files.	3.10
4/12/13	S. Henry	Finalize notice of adjournment for hearing on Hudson Cook fee application.	0.10
4/12/13	S. Henry	Prepare email to D. Kovsky-Apap re notice of adjournment for hearing on Hudson Cook fee application.	0.10
4/12/13	S. Henry	Prepare email to D. Clarke re notice of adjournment for hearing on Hudson Cook fee application.	0.10
4/13/13	K.B. Braun	Review loan files.	1.90
4/13/13	C.A. DiValentino	Review loan files.	1.25
4/13/13	L.S. Welwarth	Review loan files.	2.00
4/14/13	D. Kovsky-Apap	Review loan files.	0.80
4/14/13	C. Kimmel	Review loan files.	1.25
4/14/13	B.F. Scotti	Review loan files	3.50
4/14/13	E.L. Coccia	Review loan files.	4.10
4/15/13	G. Apfel	Review loan files.	2.20
4/15/13	J.M. Friedman	Review loan files.	3.25
4/15/13	D. Kovsky-Apap	Review loan files.	3.30
4/15/13	K. Kress	Review loan files.	3.90
4/15/13	D. Murphy	Review loan files.	2.50
4/15/13	D. Murray	Review loan files.	0.75
4/15/13	W.R. Wagner	Review loan files.	3.00
4/15/13	C. Kimmel	Review loan files.	0.75
4/15/13	L.A. Poltrock	Review loan files.	4.10
4/15/13	B.F. Scotti	Review loan files.	2.40
4/15/13	L.J. Casey	Review loan files.	4.10
4/15/13	E.L. Coccia	Review loan files.	7.50
4/15/13	C.A. DiValentino	Review loan files.	5.50
4/15/13	A.L. Harris	Review loan files.	5.10
4/15/13	C.B. Holtzman	Review loan files.	4.60
4/15/13	A. Mavraganis	Review loan files.	3.70
4/15/13	R.R. Tooley	Review loan files.	1.00
4/15/13	L.S. Welwarth	Review loan files.	2.30
4/15/13	S. Henry	Prepare emails to D. Clarke re notice of adjournment of fee application hearing	0.10
4/15/13	S. Henry	Revise Hudson Cook LLP notice of adjournment of fee application hearing	0.10

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Date	Name	Services	Time
4/15/13	S. Henry	Prepare email to M. Alexys re information for notice of adjournment of fee application hearing	0.10
4/15/13	S. Henry	Prepare email to D. Kovsky-Apap re revised notice of adjournment of fee application hearing	0.20
4/16/13	G. Apfel	Work on legal review process - Sharepoint instructions.	1.60
4/16/13	G. Apfel	Review loan files.	5.40
4/16/13	D.J. Detweiler	Review loan files.	0.80
4/16/13	J.M. Friedman	Review loan files.	1.00
4/16/13	D. Kovsky-Apap	Work on revisions to legal review based on modifications to process implemented by PwC.	0.90
4/16/13	D. Kovsky-Apap	Participate in status update call with Federal Reserve Board.	0.80
4/16/13	D. Kovsky-Apap	Review loan files.	3.30
4/16/13	D. Kovsky-Apap	Email to G. Apfel re status update from Federal Reserve Board,	0.10
4/16/13	K. Kress	Review loan files.	2.50
4/16/13	D. Murphy	Review loan files.	3.80
4/16/13	D. Murray	Review loan files.	2.50
4/16/13	W.R. Wagner	Review loan files.	4.00
4/16/13	K.B. Braun	Review loan files.	0.80
4/16/13	L.J. Casey	Review loan files.	2.50
4/16/13	E.L. Coccia	Review loan files.	7.60
4/16/13	C.A. DiValentino	Review loan files.	6.25
4/16/13	A.L. Harris	Review loan files.	0.30
4/16/13	C.B. Holtzman	Review loan files.	2.80
4/16/13	A. Mavraganis	Review loan files.	1.70
4/16/13	R.R. Tooley	Review loan files.	4.00
4/16/13	L.S. Welwarth	Review loan files.	2.10
4/17/13	G. Apfel	Work with PwC in Fort Washington on loan review process and loan files.	6.40
4/17/13	G. Apfel	Review loan files.	3.10
4/17/13	D.J. Detweiler	Review loan files.	3.40
4/17/13	J.M. Friedman	Review loan files.	3.00
4/17/13	D. Kovsky-Apap	Review loan files.	2.40
4/17/13	K. Kress	Review loan files.	3.90
4/17/13	D. Murray	Review loan file.	2.50
4/17/13	W.R. Wagner	Review loan files.	4.00
4/17/13	A. Wisotsky	Review loan files.	0.30
4/17/13	K.B. Braun	Review loan files.	2.30
4/17/13	C. Kimmel	Review loan files.	3.70

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Date	Name	Services	Time
4/17/13	B.F. Scotti	Review loan files.	3.50
4/17/13	L.J. Casey	Review loan files.	5.90
4/17/13	L.J. Casey	Work with PwC on loan review process.	2.00
4/17/13	E.L. Coccia	Review loan files.	7.40
4/17/13	A.L. Harris	Review loan files.	1.00
4/17/13	L.S. Welwarth	Review loan files.	0.20
4/18/13	G. Apfel	Work on legal review process - tested individuals; joint bankruptcies; co-debtors; observations; intent to keep the property; actions by counsel to enforce the stay; collection calls; pre-petition collection efforts in Chapter 13; billing statements; credit bureau reports; violations across multiple bankruptcies; payment history analysis fees remediation; foreclosure actions when a confirmed Chapter 13 is in place; bankruptcy non-default review.	3.10
4/18/13	G. Apfel	Review loan files.	1.80
4/18/13	J.M. Friedman	Review loan files.	4.50
4/18/13	D. Kovsky-Apap	Review loan files.	3.50
4/18/13	K. Kress	Review loan files.	2.10
4/18/13	D. Murphy	Review loan files.	2.00
4/18/13	D. Murray	Review loan files.	0.50
4/18/13	W.R. Wagner	Review loan files.	3.20
4/18/13	K.B. Braun	Review loan files.	1.00
4/18/13	C. Kimmel	Review loan files.	3.30
4/18/13	C.A. DiValentino	Review loan files.	5.50
4/18/13	A.L. Harris	Review loan files.	2.30
4/18/13	C.B. Holtzman	Review loan files.	4.30
4/18/13	A. Mavraganis	Review loan files.	5.30
4/18/13	L.S. Welwarth	Review loan files.	7.20
4/18/13	S. Henry	Prepare emails to D. Kovsky re notice of adjournment of hearing for Hudson Cook LLP.	0.20
4/18/13	S. Henry	File and arrange for service of notice of adjournment of hearing for Hudson Cook LLP.	0.40
4/19/13	G. Apfel	Work on legal review process - loan modification communications; missing information; property inspections; property presentation activities.	1.40
4/19/13	G. Apfel	Review loan files.	5.80
4/19/13	J.M. Friedman	Review loan files.	3.00
4/19/13	D. Kovsky-Apap	Review loan files.	5.00

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Date	Name	Services	Time
4/19/13	D. Kovsky-Apap	Participate in weekly status update with PwC and Hudson Cook.	0.20
4/19/13	D. Kovsky-Apap	Work on documentation of revisions to review process based on changes implemented by PwC.	0.60
4/19/13	D. Murphy	Review loan files.	2.30
4/19/13	D. Murray	Review loan files.	2.00
4/19/13	W.R. Wagner	Review loan files.	2.20
4/19/13	A. Wisotsky	Review loan files.	1.25
4/19/13	K.B. Braun	Review loan files.	1.30
4/19/13	C.A. DiValentino	Review loan files.	2.00
4/19/13	A.L. Harris	Review loan files.	1.90
4/19/13	C.B. Holtzman	Review loan files.	3.70
4/19/13	A. Mavraganis	Review loan files.	4.40
4/19/13	N.R. Smarr	Review loan files.	4.40
4/19/13	L.S. Welwarth	Review loan files.	3.00
4/20/13	W.R. Wagner	Review loan files.	2.00
4/21/13	D. Kovsky-Apap	Work on revisions to legal process based on modifications to review implemented by PwC.	2.80
4/21/13	D. Kovsky-Apap	Review loan files.	0.40
4/21/13	B.F. Scotti	Review loan files	2.40
4/21/13	C.A. DiValentino	Review loan files.	1.00
4/21/13	A.L. Harris	Review loan files.	1.90
4/21/13	N.R. Smarr	Review loan files.	5.00
4/22/13	G. Apfel	Review loan files.	6.10
4/22/13	G. Apfel	Work on fee application.	0.20
4/22/13	G. Apfel	Work on loan review process - standing review for bankruptcy filings.	0.80
4/22/13	J.M. Friedman	Review loan files.	3.00
4/22/13	D. Kovsky-Apap	Review loan files.	7.20
4/22/13	D. Kovsky-Apap	Participate in status update call with PwC and Hudson Cook.	0.10
4/22/13	K. Kress	Review loan files.	3.40
4/22/13	D. Murphy	Review loan files.	3.20
4/22/13	D. Murray	Review loan files.	0.50
4/22/13	W.R. Wagner	Review loan files.	2.00
4/22/13	K.B. Braun	Review loan files.	2.90
4/22/13	L.A. Poltrock	Review loan files.	2.30
4/22/13	B.F. Scotti	Review loan files	6.50
4/22/13	R.L. Vanderpool, IV	Review loan files.	0.50

Date	Name	Services	Time
4/22/13	L.J. Casey	Review loan files.	1.50
4/22/13	C.A. DiValentino	Review loan files.	5.00
4/22/13	A.L. Harris	Review loan files.	0.40
4/22/13	C.B. Holtzman	Review loan files.	1.10
4/22/13	L.S. Welwarth	Review loan files.	8.40
4/22/13	S. Henry	Discussion with D. Kovsky-Apap re loan assignments.	0.10
4/22/13	S. Henry	Discussion with G. Apfel and D. Kovsky re loan assignments.	0.50
4/22/13	S. Henry	Work on loan assignments	0.40
4/23/13	G. Apfel	Review loan files.	4.30
4/23/13	G. Apfel	Work on legal review process -Sharepoint instructions; end date of review; more than one tested individual; out of scope cases; standing orders and local rules; determination of time of filing; court order extending stay in serial filer cases; trustee motion to abandon property; order vacating case dismissal; retroactive annulment of the stay; start of modified stay period; modification of stay by local rule; amendments to proof of claim; evidence of intent to keep the property; automatic payments; non default review period; effect of intent to keep property; billing statements; remediation; confirmed observations; short-term foreclosures	2.90
4/23/13	J.M. Friedman	Review loan files.	4.50
4/23/13	R. Hertzberg	Telephone call with G. Apfel re additional information on fee application objection.	0.20
4/23/13	D. Kovsky-Apap	Review loan files.	3.60
4/23/13	D. Kovsky-Apap	Work on revisions to legal process based on modifications implemented by PwC.	0.50
4/23/13	D. Kovsky-Apap	Correspondence with A. Kelly of PwC re documenting changes to review process for work papers.	0.10
4/23/13	D. Murphy	Review loan files.	1.80
4/23/13	D. Murray	Review loan files.	2.50
4/23/13	W.R. Wagner	Review loan files.	2.00
4/23/13	A. Wisotsky	Review loan files.	0.80
4/23/13	K.B. Braun	Review loan files.	2.00
4/23/13	C. Kimmel	Review loan files.	2.00
4/23/13	L.A. Poltrock	Review loan files.	3.90
4/23/13	B.F. Scotti	Review loan files	3.60

Date	Name	Services	Time
4/23/13	R.L. Vanderpool, IV	Review loan files.	1.25
4/23/13	L.J. Casey	Review loan files.	1.30
4/23/13	L.J. Casey	Review loan files.	5.40
4/23/13	L.J. Casey	Work with PwC on remediation process.	1.20
4/23/13	C.A. DiValentino	Review loan files.	4.50
4/23/13	A.L. Harris	Review loan files.	1.50
4/23/13	C.B. Holtzman	Review loan files.	4.70
4/23/13	N.R. Smarr	Review loan files.	1.80
4/23/13	R.R. Tooley	Review loan files.	3.00
4/23/13	L.S. Welwarth	Review loan files.	5.80
4/24/13	G. Apfel	Review loan files.	7.30
4/24/13	J.M. Friedman	Review loan files.	4.25
4/24/13	D. Kovsky-Apap	Participate in status update conference call with FRB.	0.60
4/24/13	D. Kovsky-Apap	Draft summary of call with FRB.	0.20
4/24/13	D. Kovsky-Apap	Review loan files.	4.90
4/24/13	D. Murphy	Review loan files.	1.70
4/24/13	D. Murray	Review loan files.	5.25
4/24/13	W.R. Wagner	Review loan files.	3.00
4/24/13	K.B. Braun	Review loan files.	4.00
4/24/13	E.L. Coccia	Review loan files.	9.60
4/24/13	C.A. DiValentino	Review loan files.	5.50
4/24/13	C.B. Holtzman	Review loan files.	5.40
4/24/13	A. Mavraganis	Review loan files.	4.90
4/24/13	R.R. Tooley	Review loan files.	3.00
4/25/13	G. Apfel	Review loan files.	7.80
4/25/13	J.M. Friedman	Review loan files.	2.50
4/25/13	D. Kovsky-Apap	Work on documenting revisions to legal review process based on modifications implemented by PwC.	1.60
4/25/13	D. Kovsky-Apap	Correspondence with N. Meliti and A. Kelly at PwC re escrow shortage statements.	0.20
4/25/13	D. Kovsky-Apap	Correspondence with G. Apfel and L. Casey re observations reporting.	0.20
4/25/13	D. Kovsky-Apap	Legal research re section 362(e) question.	0.30
4/25/13	D. Kovsky-Apap	Review loan files.	5.20
4/25/13	D. Murphy	Review loan files.	2.20
4/25/13	D. Murray	Review loan files.	3.25
4/25/13	W.R. Wagner	Review loan files.	3.20

Date	Name	Services	Time
4/25/13	K.B. Braun	Review loan files.	0.80
4/25/13	E.L. Coccia	Review loan files.	10.40
4/25/13	C.A. DiValentino	Review loan files.	1.25
4/25/13	C.B. Holtzman	Review loan files.	2.50
4/25/13	A. Mavraganis	Review loan files.	3.40
4/25/13	N.R. Smarr	Review loan files.	3.50
4/25/13	L.S. Welwarth	Review loan files.	2.50
4/25/13	S. Henry	Work on loan assignments	1.00
4/25/13	S. Henry	Work on monthly fee statements	0.70
4/26/13	G. Apfel	Review loan files.	4.30
4/26/13	J.M. Friedman	Review loan files.	4.25
4/26/13	D. Kovsky-Apap	Work on response to UST objection.	2.70
4/26/13	D. Kovsky-Apap	Work on documenting revisions to legal review process based on modifications implemented by PwC.	1.00
4/26/13	D. Kovsky-Apap	Correspondence with PwC re question about sale date discrepancy.	0.10
4/26/13	D. Kovsky-Apap	Correspondence with PwC re status of loan file.	0.10
4/26/13	D. Kovsky-Apap	Review loan files.	1.70
4/26/13	D. Murphy	Review loan files.	2.60
4/26/13	D. Murray	Review loan files.	2.00
4/26/13	W.R. Wagner	Review loan files.	4.00
4/26/13	K.B. Braun	Review loan files.	0.50
4/26/13	E.L. Coccia	Review loan files.	5.00
4/26/13	A.L. Harris	Review loan files.	0.30
4/26/13	C.B. Holtzman	Review loan files.	3.40
4/26/13	N.R. Smarr	Review loan files.	0.70
4/26/13	S. Henry	Work on loan assignments	0.30
4/27/13	W.R. Wagner	Review loan files.	3.00
4/28/13	D. Kovsky-Apap	Review loan files.	1.00
4/28/13	W.R. Wagner	Review loan files.	3.20
4/28/13	C.B. Holtzman	Review loan files.	1.00
4/29/13	G. Apfel	Review loan files.	3.80
4/29/13	G. Apfel	Participate in conference call with PwC and GMAC and Hudco.	0.50
4/29/13	G. Apfel	Work on legal review process - property preservation activities; intent to keep property during stay review period; improper payments; stay period payments.	1.80
4/29/13	G. Apfel	Work on fee application.	0.70
4/29/13	J.M. Friedman	Review loan files.	5.25

Date	Name	Services	Time
4/29/13	D. Kovsky-Apap	Participate in conference call with A. Kelly, N. Meliti, G. Apfel and L. Casey re review and analysis of payment histories for remediation purposes.	1.10
4/29/13	D. Kovsky-Apap	Participate in weekly status update call with GMAC.	0.20
4/29/13	D. Kovsky-Apap	Correspondence with G. Apfel and L. Casey re legal question re property preservation activities.	0.20
4/29/13	D. Kovsky-Apap	Review loan files.	1.40
4/29/13	K. Kress	Review loan files.	2.20
4/29/13	D. Murphy	Review loan files.	1.40
4/29/13	D. Murray	Review loan files.	1.25
4/29/13	W.R. Wagner	Review loan files.	4.00
4/29/13	A. Wisotsky	Review loan files.	0.75
4/29/13	K.B. Braun	Review loan files.	0.90
4/29/13	C.A. DiValentino	Review loan files.	3.00
4/29/13	A.L. Harris	Review loan files.	4.10
4/29/13	C.B. Holtzman	Review loan files.	6.30
4/29/13	R.R. Tooley	Review loan files.	4.00
4/29/13	L.S. Welwarth	Review loan files.	5.70
4/29/13	S. Henry	Work on loan assignments	1.10
4/30/13	G. Apfel	Review loan files.	6.60
4/30/13	G. Apfel	Work on legal review process - payment history review.	0.90
4/30/13	G. Apfel	Conference call with FRB, FDIC, PwC and Hudco.	0.80
4/30/13	J.M. Friedman	Review loan files.	3.75
4/30/13	D. Kovsky-Apap	Review loan files.	1.10
4/30/13	D. Kovsky-Apap	Participate in status update conference call with FRB.	0.60
4/30/13	D. Kovsky-Apap	Review draft procedures for analyzing payment history for purposes of determining potential remediation.	0.30
4/30/13	K. Kress	Review loan files.	0.80
4/30/13	D. Murphy	Review loan files.	1.40
4/30/13	D. Murray	Review loan files.	1.00
4/30/13	W.R. Wagner	Review loan files.	3.60
4/30/13	K.B. Braun	Review loan files.	1.10
4/30/13	C. Kimmel	Review loan files.	0.80
4/30/13	R.L. Vanderpool, IV	Review loan files.	0.50
4/30/13	J. VandeWyngearde	Review loan files.	1.00
4/30/13	L.J. Casey	Work on remediation process.	1.50
4/30/13	E.L. Coccia	Review loan files.	4.20

Ally Financial, Inc.

Date	Name	Services	Time
4/30/13	C.A. DiValentino	Review loan files.	2.25
4/30/13	A.L. Harris	Review loan files.	4.10
4/30/13	C.B. Holtzman	Review loan files.	4.70
4/30/13	A. Mavraganis	Review loan files.	2.20
4/30/13	N.R. Smarr	Review loan files.	3.60
4/30/13	R.R. Tooley	Review loan files.	4.00
4/30/13	L.S. Welwarth	Review loan files.	0.80
4/30/13	S. Henry	Work on loan assignments	1.80
TOTAL CH	ARGEABLE HOURS		1,085.80
TOTAL FE	ES		\$527,475.50

Meals

<u>Date</u>	Code	Description	<u>Units</u>	Cost	<u>Value</u>
04/03/13	CON1	Out of Town Meals - FOUR SEASONS HOTEL PHILA. G. APFEL 3/5-7/13 LODGING	1	20.00	20.00
04/03/13	CON1	Out of Town Meals - FOUR SEASONS HOTEL PHILA. G. APFEL 2/5-7/13 LODGING	1	20.00	20.00
04/03/13	CON1	Out of Town Meals - FOUR SEASONS HOTEL PHILA. G. APFEL 2/19-21/13 LODGING	1	20.00	20.00
04/23/13	CON1	Out of Town Meals - GARY APFEL - TRAVEL EXPENSES FOR 4/16-18/13 - LUNCH 4/16/13	1	9.68	9.68
04/23/13	CON1	Out of Town Meals - GARY APFEL - TRAVEL EXPENSES FOR 4/16-18/13 - LUNCH 4/17/13	1	12.71	12.71
04/23/13	CONI	Out of Town Meals - GARY APFEL - TRAVEL EXPENSES FOR 4/16-18/13 - DINNER WITH NICK MELITI OF PWC 4/17/13	1	40.00	40.00

Ally Finar Client/Ma May 17, 2	tter Numbe	er: 139697.00002		Invoice: 10	0810412 Page 16
<u>Date</u>	Code	Description	<u>Units</u>	Cost	<u>Value</u>
04/23/13	CONI	Meals - GARY APFEL - TRAVEL EXPENSES FOR 4/16-18/13 - DINNER 4/16/13	1	20.00	20.00
		SubTotal For: Meals			\$142.39
Docket Se	earch				
<u>Date</u>	Code	<u>Description</u>	<u>Units</u>	Cost	<u>Value</u>
04/12/13	DKT1	Search Fee - PACER SERVICE CENTER TOOLEY PACER QUARTERLY SUBSCRIPTION FEE	1	36.00	36.00
		SubTotal For: Docket Search			\$36.00
Docket Se	arch				
<u>Date</u>	Code	Description	<u>Units</u>	Cost	<u>Value</u>
04/16/13	DKT3	010113 - 033113 - PACER SERVICE	1	55.00	55.00
04/16/13	DKT3	010113 - 033113 - PACER SERVICE	1	152.80	152.80
04/25/13	DKT3	010113 - 033113 - PACER SERVICE	1	11.00	11.00
04/25/13	DKT3	010113 - 033113 - PACER SERVICE	1	88.90	88.90
04/25/13	DKT3	010113 - 033113 - PACER SERVICE	1	135.40	135.40
04/30/13	DKT3	010113 - 033113 - PACER SERVICE	1	211.80	211.80
		SubTotal For: Docket Search			\$654.90
Messenge	r Service				
<u>Date</u>	Code	Description	<u>Units</u>	Cost	<u>Value</u>
03/26/13	MES4	FedEx: Tammy Hamzehpour FORT WASHINGTON	1	13.73	13.73
03/26/13	MES4	FedEx: Kenneth H Eckstein, NEW YORK CITY	1	13.73	13.73
03/26/13	MES4	FedEx: Tracy Hope Davis,Lin NEW YORK	1	13.73	13.73
03/26/13	MES4	FedEx: Kenneth S,Ziman & Jo NEW YORK	1	13.73	13.73

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Ally Finan Client/Mat May 17, 20	tter Numbe	r: 139697.00002		Invoice: 10	0810412 Page 17
03/26/13	MES4	FedEx: Richard M Cieri & R NEW YORK	1	13.73	13.73
03/26/13	MES4	FedEx: Larren M Nashelsky, NEW YORK CITY	1	13.73	13.73
04/09/13	MES4	FedEx: MAILROOM LOS ANGELES	1	63.09	63.09
04/09/13	MES4	FedEx: MAILROOM LOS ANGELES	1	63.09	63.09
		SubTotal For: Messenger Service			\$208.56
Travel Ex	pense				
<u>Date</u>	Code	Description	<u>Units</u>	Cost	<u>Value</u>
04/03/13	TRV1	Travel Expense - FOUR SEASONS HOTEL PHILA. G. APFEL 2/5-7/13 LODGING	1	687.59	687.59
04/03/13	TRV1	Travel Expense - FOUR SEASONS HOTEL PHILA. G. APFEL 2/19-21/13 LODGING	1	619.00	619.00
04/03/13	TRV1	Travel Expense - FOUR SEASONS HOTEL PHILA. D. KOVSKY-APAP 3/5-7/13 LODGING	1	622.08	622.08
04/03/13	TRV1	Travel Expense - FOUR SEASONS HOTEL PHILA. G. APFEL 3/5-7/13 LODGING	1	668.00	668.00
04/16/13	TRV1	Travel Expense - FOUR SEASONS HOTEL PHILA. G. APFEL 3/19-21/13 LODGING	1	673.39	673.39
04/16/13	TRV1	Travel Expense - DEBORAH KOVSKY- APAP - CAB FROM AIRPORT TO PHILLY 1/7/13	1	35.40	35.40
04/16/13	TRV1	Travel Expense - DEBORAH KOVSKY- APAP - DTW AIRPORT PARKING ON 4/3/13	1	13.00	13.00
04/23/13	TRV1	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 4/16-18/13 - CAB FROM HOME TO LAX 4/16/13	1	58.00	58.00
04/23/13	TRVI	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 4/16-18/13 - CAB FROM PHILADELPHIA AIRPORT TO HOTEL 4/16/13	1	34.55	34.55

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04/23/1	3 TRV1	Travel Expense - GARY APFEL - TRAVEL EXPENSES FOR 4/16-18/13 - CAB FROM LAX TO HOME 4/18/13	1	59.00	59.00
04/25/1	13 TRV1	Travel Expense - 2/19 - 2/21: BOSTON COACH G. APFEL 2/20/13 PHILADELPHIA TO FORT WASHINGTON CAR SERVICE	1	101.46	101.46
04/25/1	13 TRV1	Travel Expense - 3/5 - 3/7: BOSTON COACH G. APFEL 3/7/13 PHILADELPHIA TO AIRPORT CAR SERVICE	1	78.66	78.66
04/25/1	13 TRV1	Travel Expense - 3/19 - 3/21: BOSTON COACH G. APFEL 3/20/13 PHILADELPHIA TO FORT WASHINGTON CAR SERVICE	1	104.86	104.86
		SubTotal For: Travel Expense			\$3,754.99
<u>Travel</u>	Expense				
<u>Date</u>	<u>Code</u>	Description	<u>Units</u>	Cost	<u>Value</u>
04/26/1	3 TRV2	APFEL 04/16 - 4/18/13: AIRFARE 4/16 LOS ANGELES TO PHILA ROUNDTRIP; COACH CLASS AIRFARE COMPLIMENTARY UPGRADE	1	1,241.60	1,241.60
		SubTotal For: Travel Expense			\$1,241.60
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TOTAL	L AMOUNT D	UE		<u>\$533</u>	3,513.94

Ally Financial, Inc.

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May 17, 2013

The following is a summary of the time dedicated and the fees charged to this matter by the Firm's professional staff:

		Hours	Rate	Fee
G. Apfel	Partner	126.40	850.00	107,440.00
D.J. Detweiler	Partner	4.20	635.00	2,667.00
J.M. Friedman	Partner	56.00	610.00	34,160.00
R. Hertzberg	Partner	2.10	800.00	1,680.00
D. Kovsky-Apap	Partner	82.80	500.00	41,400.00
K. Kress	Partner	29.80	495.00	14,751.00
D. Murphy	Partner	42.70	550.00	23,485.00
D. Murray	Partner	31.00	545.00	16,895.00
W.R. Wagner	Partner	93.40	800.00	74,720.00
A. Wisotsky	Partner	4.25	610.00	2,592.50
K.B. Braun	Of Counsel	30.30	470.00	14,241.00
C. Kimmel	Of Counsel	25.80	450.00	11,610.00
L.A. Poltrock	Of Counsel	17.70	380.00	6,726.00
B.F. Scotti	Of Counsel	42.00	470.00	19,740.00
R.L. Vanderpool, IV	Of Counsel	2.25	550.00	1,237.50
J. VandeWyngearde	Of Counsel	1.00	400.00	400.00
L.J. Casey	Contract Atty	43.20	470.00	20,304.00
E.L. Coccia	Associate	90.50	265.00	23,982.50
C.A. DiValentino	Associate	62.50	325.00	20,312.50
A.L. Harris	Associate	36.90	290.00	10,701.00
C.B. Holtzman	Associate	69.40	365.00	25,331.00
A. Mavraganis	Associate	42.10	290.00	12,209.00
N.R. Smarr	Associate	36.80	365.00	13,432.00
R.R. Tooley	Associate	44.50	240.00	10,680.00
L.S. Welwarth	Associate	54.30	250.00	13,575.00
M. Alexsy	Paralegal	6.30	225.00	1,417.50
S. Henry	Paralegal	7.60	235.00	1,786.00
Total		1085.80		\$527,475.50

EXHIBIT F

Ally Financial Invoice Review Pepper Hamilton LLP

7/17/2013

Invoice	Date	Description	# of People	Billed mount	Wr	itten Off	quested mount
10797589	3/4/2013						
	1/7/2013	Dinner	1	\$ 62.00	\$	42.00	\$ 20.00
	1/8/2013	Dinner	1	\$ 68.35	\$	48.35	\$ 20.00
	1/23/2013	Lunch	1	\$ 22.06	\$	2.06	\$ 20.00
	1/23/2013	Dinner	2	\$ 123.88	\$	83.88	\$ 40.00
	1/22/2013	Dinner	1	\$ 68.66	\$	48.66	\$ 20.00
			Sub Total	\$ 344.95	\$	224.95	\$ 120.00
10799617	3/14/2013						
	11/26/2012	Dinner	1	\$ 60.66	\$	40.66	\$ 20.00
	1/8/2013	Dinner	1	\$ 81.96	\$	61.96	\$ 20.00
	2/6/2013	Lunch	1	\$ 24.73	\$	4.73	\$ 20.00
	2/6/2013	Dinner	1	\$ 105.63	\$	85.63	\$ 20.00
	2/5/02013	Dinner	1	\$ 47.00	\$	27.00	\$ 20.00
	1/22/2013	Dinner	1	\$ 47.55	\$	27.55	\$ 20.00
	2/19/2013	Dinner	1	\$ 74.32	\$	54.32	\$ 20.00
	2/20/2013	Dinner	2	\$ 96.93	\$	56.93	\$ 40.00
			Sub Total	\$ 538.78	\$	358.78	\$ 180.00
			Totai	\$ 883.73	\$	583.73	\$ 300.00

EXHIBIT G



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM WASHINGTON, D. C. 20551

ADDRESS OFFICIAL CORRESPONDENCE TO THE BOARD

May 20, 2013

By email and U.S. Mail

Gary Apfel, Esq.
Pepper Hamilton LLP
333 South Grand Avenue
Suite 1670
Los Angeles, CA 90071-9500

Dear Mr. Apfel:

I write in response to your request dated May 14, 2013, that you be permitted to disclose certain confidential supervisory information of the Board in connection with Pepper Hamilton's interim fee application filed in the Chapter 11 bankruptcy case of GMAC Mortgage LLC ("GMACM"), currently pending in the Bankruptcy Court for the Southern District of New York. You explain that Pepper Hamilton serves as the Independent Legal Consultant ("ILC") to PricewaterhouseCoopers ("PwC"), which in turn is the Independent Consultant appointed pursuant to a Consent Order (the "Consent Order") issued by the Board of Governors of the Federal Reserve System (the "Board") against Ally Financial, Inc., ResCap, and GMACM. Following GMAMC's bankruptcy filing, in order to be paid for its work as Independent Legal Counsel, Pepper Hamilton is required to file fee applications with the bankruptcy court. The United States Trustee has objected to Pepper Hamilton's most recent fee application, covering work performed from May through December 2012, claiming that Pepper Hamilton provided insufficient detail to justify allowance of fees.

You have provided me with a draft of your proposed response to this objection. In your response, you detail the work that Pepper Hamilton has performed as part of the Independent Foreclosure Review ("IFR") ordered by the Board in the Consent Order. As you note in your draft response, the work performed by Pepper Hamilton in developing and performing its review processes under the IFR was done at the direction of and under the guidance and supervision of the Board pursuant to the Consent Order. The Federal Reserve oversaw PwC's and Pepper Hamilton's creation of a system that would meet the supervisory goals of the IFR. Accordingly, Pepper Hamilton's work product, including but not limited to memoranda, checklists, databases and detailed descriptions of the review process, constitute confidential supervisory information of the Board pursuant to the Board's regulations, 12 C.F.R. § 261.2(c). The particular information in the response regarding the precise steps taken by PwC and Pepper Hamilton under the Consent Orders issued by the Board has not been made public. Accordingly, you properly requested the Board's permission to disclose this information in connection with Pepper

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Hamilton's fee petition. You have committed to seek an order permitting Pepper Hamilton to file the information under seal in order to protect its confidentiality.

Requests for authority to disclose confidential supervisory information of the Board are subject to the Board's Rules Regarding Availability of Information. 12 C.F.R. § 261.21. On the basis of your letter and other information conveyed to Board staff, I have determined that Pepper Hamilton has demonstrated the requisite need to disclose the information as proposed, subject to the limitations and restrictions described herein, and that such approval would be consistent with the Board's supervisory and regulatory responsibilities. Accordingly, I am authorizing Pepper Hamilton to file a document substantially similar to the draft you provided, subject to the condition that Pepper Hamilton first seek and obtain an order enabling it to file the document under seal and available only to court personnel and the United States Trustee. Further, should any party (including the United States Trustee) seek to lift the order to seal at any time, Pepper Hamilton will promptly notify the Board of Governors so that we may take appropriate steps to protect the confidentiality of our information.

Sincerely,

Katherine H. Wheatley Associate General Counsel